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CONSUMER PRACTICES OF THE POOR

LOUISE G. RICHARDS*

TO THE ECONOMIST, being poor means having an income below a certain figure--a figure that represents the minimum amount necessary for a decent life in America today. To the behavioral scientist, being poor means a number of characteristics that have been found to be associated with low income: patterns of family life, health care, education, and general outlook on life. To the poor person himself, however, being poor may mean different things depending on how his money is spent. This report is a summary of research findings on those consumer practices. The report covers not only how money is spent by the poor, but also what kinds of behavior--shopping, methods of payment, and the like--go along with income disbursement.

Few would quarrel with the judgment that an income of $3,000 is too low for a family to live on today. Hardly anyone would suggest that even the best consumer practices would solve the problem of poverty. Many would agree, however, that good consumer practices might alleviate some of the worst aspects of poverty. Thus, knowledge of these practices can suggest new areas for education and action.

One writer on the topic of consumer practices of the poor has concluded the poor are "irrational" in their buying behavior.[1] Some of the evidence for that conclusion is included in this report. To indict poor consumers as "irrational" is too simple an explanation, however. Moreover, it provides no handles for action. Much of the evidence for "irrationality" should be considered in the light of other explanations that make equally good sense. The particular social and demographic characteristics of the poor must be taken into account. The inflexibility of low-income per se must be kept in mind. And, finally, the possibility that apparent "irrationality" may stem from the very conditions of poverty must be dealt with. These explanations will be discussed more fully in a later section.

Being a Rational Consumer

For practices to be labeled as "irrational" there must be a standard for judging their rationality. Many people would subscribe to the idea that there are good, common-sense rules for stretching income. Many of those who knew poverty during the Thirties, as well as those who have known severe reverses since, would avow that such rules helped them keep their heads above water in difficult times.

Most common-sense rules of financial management are applications of economic theory based on the idea that everyone naturally tries to get the best living for the least money. Recent thinking on the topic includes the idea that psychological satisfactions can be added to material ones in arriving at a calculus of values. The choices of low-income consumers, however, can seldom admit outlays for emotional satisfactions, except perhaps for choices among low-cost items. Thus, the traditional rules are probably more pertinent today to the low-income consumer's situation than to that of higher income groups with their larger margin for discretionary purchases.

Very simply, the traditional rules for

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For references, see end of article.

good "consumership" can be stated as follows:

1. SPEND FIRST FOR NECESSITIES AND LAST FOR LUXURIES. Although many individuals disagree on how to classify specific goods, few would argue that food, shelter, basic articles of clothing, and health should have priority over recreation and other categories of expenditure.

2. BUY THE BEST QUALITY OF GOODS FOR THE LOWEST PRICE. This means that costly extra features--high styles, non-seasonal treats, store services, and above all, the cost of installment buying--should be avoided. In order to follow this rule, a person needs to shop widely and keep up with information about goods, prices, and sources.

3. Another rule stems from recognition of the fact that it is not easy to suppress desires for luxury goods and extra features: BUDGET SMALL INCOMES CAREFULLY AND PLAN PURCHASES IN ADVANCE. If possible, one should save for (or insure against) future emergencies to prevent insolvency.

4. Another rule covers the thousand-and-one suggestions for home production of needed goods: TRY TO GET WHAT IS NEEDED OR WANTED WITHOUT SPENDING MONEY, OR BY SPENDING ONLY FOR RAW MATERIALS. Home preservation of food, home sewing, self-building and self-repairing of homes, are a few of many recommended money saving practices.

5. TAKE ADVANTAGE OF CERTAIN BENEFITS AVAILABLE TO PERSONS WITH LIMITED INCOMES. Surplus food (and food stamps), legal aid, scholarships, day care for children, public housing, and medical and dental clinics are examples of such benefits provided through legislation or private funds.

Most detailed advice to consumers could be put under one of these five rules. Together they provide a backdrop for viewing actual consumer practices of the poor. In reporting the findings, these five rules will be referred to specifically. Before turning to those findings, we need to review what is known about the different kinds of people that consititute the poor population today, and the different kinds of studies that provide the facts.

Population Characteristics of the Poor

Several writers have pointed out that the poor are not a homogeneous group nor strictly representative of the population as a whole.[2] The majority of low-income families are white, non-farm, and headed by a male between 25 and 65 years old. Compared with the general population, however, poor families tend to include more non-whites, fewer earners, more families with female heads, larger families, and more older and younger persons. The poor more often reside in rural farm areas or in cities, and less often in rural non-farm or suburban areas. Above all, poor people have completed fewer years of schooling than the rest of the population. Almost every family or individual below the poverty line can be characterized by at least one of these facts. These differences between the poor and the general population are important in interpreting research findings about their consumer habits.

Sources of Findings

Two broad areas of research were drawn upon in this report. One area includes the economic surveys of consumer expenditures, savings, and debt made by government agencies and by business--a relatively old and well-established research activity. One continuing survey of this type, the Survey of Consumer Finances,[3] also has measured certain attitudes and expectations of consumers.

The second research area includes those studies that examine specific consumer practices, the "whys and wherefores" of consumption. The most recent comprehensive study in this area is Caplovitz' The Poor Pay More.[4] Caplovitz' study provides information on types of stores used, methods of payment for goods, attitudes toward merchants and installment buying, and aspirations for

future purchases, on the part of a group of low-income families in New York City. Other studies included provide facts about the decision-making process, the different sources of consumers' knowledge, and the participation of husbands and wives in financial planning. Also included is a summary of findings from studies of the working-class wife.[5] (Although many working-class families are by no means poor--or vice versa--this summary is the only recent one that summarizes social class differences in taste.)

Where possible, we report the practices of families whose incomes are less than $3,000, and indicate how their practices differ from families with higher incomes. When available figures are not broken at the poverty line, we report merely the differences between lower and higher income groups.

CONSUMER PRACTICES

Turning now to consumer practices in the framework of the rules for good consumership, here is the evidence.

1. Do Low-Income Families Buy Necessities First, and Luxuries Last?

For the most part, "Yes." When consumer goods and services are classified according to their basic survival value (beginning with food and ending with recreation), the poor spend more of their income than others do on the basic needs. When goods are classified as durables (automobiles, equipment, furniture, and the like) or non-durables, we find that the poor, on the average, do not buy durables as frequently as do higher income families. When we look at the poor who do purchase one or more durable goods in a given year, however, we find that a startlingly high proportion of their income is spent for those goods.

One weak spot in the poor family's purchasing behavior appears to be this over-spending on durable goods. Since most durable goods are relatively expensive items, it is not hard to see why the purchase of a durable good makes inroads on a small income. Moreover, it is difficult to judge whether a given durable good should or should not be considered a "luxury" for a poor family. (One could argue that an automatic washing machine is not a luxury for a large family where the mother's time is at a premium.) However, when purchasing families with incomes less than $2,000 spend almost half their income on durable goods, we need to look for an explanation.

The durable goods that take the largest bites from poor families' incomes are large household appliances and radios, television sets, and phonographs. Note that these are household items that could be considered part of the "standard package" of American consumption. According to one writer, these home items are especially significant to working-class wives who aspire to the role of the modern, efficient American housewife. Also, of course, much effort and money are devoted to the advertisement of items in the standard package. The poor are no less vulnerable than others to persuasive selling. Such pressure may be particularly hard for Negroes to resist, since traditionally they have been denied access to other forms of social status.

There are factors in the situation that are more objective than role image and vulnerability to advertising, however. Young families and those with large numbers of children spend more on durables regardless of income. Since the poor include proportionately larger numbers of young, large families, we can attribute some over-spending to the incidence of heavier need in newly formed households with heavy demand for labor-saving devices. Another factor in some poor neighborhoods is the incidence of merchandizing practices that result in higher prices than would be found for the same goods in middle-class shopping areas.

We have made some general statements about how the poor spend their incomes, and have provided some brief explanations of the patterns found. Some of the findings that support those statements are given below.

Categories of Spending

Food, shelter, and medical care take larger shares of the poor family's consumer dollar than they do in families with higher incomes, on the average. Clothing and transportation take a smaller share, on the average. Household operation (including furnishings and equipment) and other expenses (for recreation, personal care, and education) take about the same share as in higher income families.[6] These are comparisons of the average proportions spent annually by different income groups, whether all families in a group made purchases in the category or not.

In a given year, most families do have to buy food, shelter, and at least a few articles of clothing. They probably also pay at least one medical fee. We know from other data that in a given year fewer low-income families make purchases of automobiles, furniture, and household appliances. But what is the share of income spent by poor families who do purchase a major durable in a given year?

Among those in the lowest income group (under $2,000) who bought a major durable in 1962, an average of 48 percent of their income was spent on such purchases. In the next lowest income group ($2,000 to $4,999), the share was 28 percent. These figures are high compared with the shares of income spent on "needs" and startlingly high compared with the shares spent by families in other income groups. (In the category that included median family income ($6,000 to $7,499) in 1962, the share spent for durables was only 14 percent.)[7] The durables that take the largest share of poor families' income are large household appliances and radios, television sets, and phonographs. High consumption of these same items, and furniture, is reported in Caplovitz' study of low-income families in New York: 95 percent owned television sets, 63 percent owned phonographs, and 41 percent owned automatic washers.[8]

Effects of Class and Ethnic Values

The special importance of household appliances, television, and furniture to the working class was discussed in some detail in Rainwater's analysis of the working-class wife. According to that author, appliances and furniture mean something different to working-class wives than what they mean to middle-class wives.[9] The difference in values is a subtle one, but may be important enough to account for over-spending.

Working-class wives' lives revolve around home and housework to a greater extent than the lives of middle-class wives. The working-class wife knows that housework is inevitable, but she dreams of a home (and especially a kitchen) that symbolizes the role of the modern, efficient American housewife. She also tends to associate the new with the beautiful. The middle-class wife, on the other hand, is interested in labor-saving appliances that free her as much as possible from the role of housewife so that she may enjoy the social, intellectual, and aesthetic pleasures of upper-middle-class life. These differences suggest that the working-class wife sees household durables as an end in themselves, rather than merely as a means to other ends.

One sociologist describes special characteristics of Negroes' spending that he attributes to the greater symbolic value of some products over others. Negroes underspend in four major areas--housing, automobile transportation, food, and medical care. On the other hand, a number of Negro women are more interested than white women in "high fashion," even in the under-$3,000 income group. And Negro families report buying Scotch whiskey, a high-status drink, twice as often as white families do.[10] One theorist writing on the subject of "conditions for irrational choices" suggests an explanation: Irrational choice making occurs when "something... [is]... repressed among a large number of individuals in a specific segment of our society with a distinctive sub-culture."[11]

The Effect of Youth and Size of Families

In one analysis of frequency of purchase of selected durables, it was found that the rate for young married couples with incomes under $3,000 increases after the birth of their first child, whereas the rate for couples with incomes over $3,000 decreases.[12] Caplovitz' study also showed that family size among his low-income public housing tenants affected durable goods ownership (or aspirations for ownership) independently of income.[13]

These facts and the much-cited findings by Caplovitz about high-priced durables in poor neighborhoods provide the case for our answer, "Yes, but ..." to the question on whether the poor spend their incomes on basic needs. We do not want to leave the impression that the poor are profligate spenders on special goods, however.

There is some evidence that they do not have a great desire for all kinds of special purchases. In one nationwide study, their desires for "special expenditures" were found to be less frequent than desires expressed by middle and upper-income families.[14] Even though poor families may not dream of as many new purchases as other families do, they nevertheless seem to be highly motivated to acquire the standard package.

2. Do Low-Income Shoppers Try to Get the Best Quality for the Lowest Price?

Available evidence indicates that the answer is "No." Lower income consumers are not more deliberate in their shopping, not more wide-ranging in their search for good buys, not more price conscious, and not more informed on the characteristics of products than families with higher incomes. If anything, they are less apt to carry out those practices than others. Neither are low-income consumers more apt to buy used articles, to buy "separate items," or to pay cash for their purchases.

On three counts, poor people do exhibit more economical practices. They tend more often to negotiate special deals on durables, especially through relatives or friends. The very poor tend to buy goods on sale more often than others. And, although there is just as much use of credit by low-income families as by others, fewer of the poor have installment or mortgage debts. Among those who do have installment debt, however, the effect on family solvency may be ruinous.

On the basis of strict rationality, one would expect low-income consumers to be more deliberate, searching, price-conscious, and informed than high-income consumers. The low level of education of many poor people goes a long way in explaining why they are not, and indeed, why they fall short of other income groups in some of these activities. Knowledge of the immense variety of goods on the American market is not simply acquired. Especially in the case of appliances, knowledge of technical features is highly specialized. Neither is knowledge of the intricacies of credit agreements or consumer rights easy to acquire. The best that a poorly educated person can do, perhaps, is to rely on a known dealer, buy what a relative has bought, or try to negotiate a special deal. These are the very practices that many poor families follow.

The findings suggest also that shopping practices are affected by the length of exposure of a group to urban American ways. The Puerto Ricans are an example of a newly arrived group that prefers traditional, personal stores rather than the more bureaucratic, price-competitive outlets, as are Negro migrants from the rural South. It is reasonable to expect that the longer a group lives in proximity to modern, depersonalized outlets, and the more it is exposed to knowledge about the urban world (through education or experience), the more often its members will conduct wide-ranging searches of stores, and be price-conscious.

One reason for lower frequency of installment or mortgage debt among the poor is their ineligibility for loans under legal credit requirements. It is also possible that some poor families actually prefer not to be in debt. Among those

families who are in debt for installment purchases, however, there is a large percentage of young, large families. Again, the pressing needs of this group probably account for some of the extremes of insolvency found among the poor.

The findings that support these views are:

Deliberation in Buying

In a nationwide sample of families, the poor were found to be neither higher nor lower than others on a scale of deliberation in durable goods purchases. On three deliberation activities that went into the construction of the scale, however, they were somewhat less deliberate than others: They were less circumspect in seeking information, less concerned about the several features of the item and somewhat more dependent on brands. The poor families were no different from others in the extent of their enjoyment of "shopping around," an attitude found to be positively related to higher deliberation.

Extent of formal education was more strongly associated with deliberation in buying durables than was income, in the study described above. The higher a person's level of education, the more he or she tended to score high on the deliberation scale. An interesting exception was in buying sport shirts, however: The less well-educated were more deliberate. Thus, the extent of deliberation may be influenced in some groups by the type of purchase.[15]

Shopping Scope

Several findings point to the tendency of the poor to use nearby stores rather than distant ones, and to prefer personal buying situations (the peddler as an extreme form), rather than "bureaucratic," impersonal ones. The poorest housing tenants in the New York study used independent neighborhood stores, chain stores, and peddlers more frequently than department stores or discount houses, for buying durable goods. Among these low-income families, it was the poorest who had the narrowest shopping scope. And it was those who bought from the neighborhood stores or peddlers who paid more for the goods, especially for television sets.[16] In a Chicago study, the personal buying situation also was found to be more appealing to the upper-low-class than to the lower-middle and upper-middle classes.[17]

In a study of urban families in Wisconsin, the preference for independent and neighborhood stores (rather than chain stores) was related to motives concerning the store and its personnel, rather than to motives concerning price, and was more typical of rural migrants to the city than of natives or urban migrants.[18] Caplovitz also found narrow shopping scope more typical of those who had been a short time in New York or any other city, and more typical of those with less education. He found, for example, that the Puerto Ricans in the study were narrower in shopping scope than Negroes or whites.[19]

Another factor in shopping scope, according to Rainwater, is the discomfort felt by working-class women in "downtown" stores:[20]

> "... [Clerks] ... try to make you feel awful if you don't like something they have told you is nice and they would certainly think it was terrible if you told them you didn't have enough money to buy something."

Information about Products

According to several studies, education is the key to the informed consumer on many counts. Income is slightly related to use of consumer rating magazines (the poor use them less often), but education is strongly related.[21] Education is also clearly related to consultation of any kind of reading material, including advertisements, as a source of information about products.[22]

These are formal channels of communication about products, and it is not surprising that those with skills and experience in formal communication are more active. Those with little education do make more use of relatives (though

not necessarily more use of all other people) as a source of information about durable goods. Relatives were found to be a fruitful source of information for poorly-educated people in decisions on a model for a subsequent purchase of a durable. Other interesting differences between those with lower and higher levels of education have been found. In one study, the latter tended to buy a different model from the one seen at someone's house, whereas the former more often bought the same model.[23] In another study, high-income persons were found to be more critical of features of goods, including obsolescence.[24] Education apparently induces a more critical attitude and less reliance on reference groups in the choice of consumer goods.

Purchase of Used Goods and Separate Items

The tendency of low-income families in New York to buy new appliances and furniture (especially sets) was pointed to by Caplovitz,[25] although no nationwide data are available to confirm this finding. The only nationwide figures found on the purchase of new vs. used items concern automobiles; the evidence is clear that the poor tend less often to buy new autos and more often to buy used ones.[26]

On the topic of buying sets of furniture and other items sold as pre-selected groupings, one unpublished study indicates that low-income households purchase living room suites less often than higher income households. No difference was found in frequency of purchase of other kinds of sets by income group. There was a slight tendency for low-income respondents in that study to prefer suites, and other types of furniture sets, however, compared with respondents in higher-income households.[27]

If lower-class consumers tend consistently to prefer sets of furniture to separate pieces, two factors may be at work: one cultural, and one economic. There may be a true class difference in taste for the strictly harmonious room: More interest on the part of the working class.[28] In combination with this cultural difference, low-priced sets may be more numerous than separate items in furniture outlets located in poor neighborhoods.

Use of Credit and Installment Buying

Half or more of poor families over the nation use consumer credit of some kind. (81 percent of the New York City tenants in Caplovitz' study used it.)[29] Poor families nationwide who had installment debt in 1962, however, were a smaller proportion--between one-fourth and one-third of all families below the poverty line. This proportion can be compared with half or more families with higher income who had installment debt in 1962.[30]

Mortgage debt is also carried by a smaller proportion of the poor than of higher income families over the nation--only about one-fourth of the former owed on mortgages in 1962, compared with half or more of families in higher income brackets. Another kind of debt--money owed to doctors, dentists, and hospitals--was owed by a small proportion of poor families (about 17 percent). This proportion is similar to that reported for families with higher incomes, however.[31] It is not so important whether poor people buy on credit, however, as what it does to their financial situation that interests us. The ratio of debt to annual income is considerably higher for the poor than for others--about twice as high as the ratio among better-off families.[32] (Also, debt is clearly responsible for a shaky financial status in many poor families, as described in the section below.)

There is conflicting evidence on whether the poor actually prefer buying on credit. On the one hand, findings from a nationwide study show that low-income consumers do approve of installment buying.[33] On the other hand, the majority of Caplovitz' respondents said they think that credit is a bad idea, although some felt that buying on time is easier than trying to save cash for large purchases.[34]

Only persons with high income or a college education are well informed on

the real cost of credit, according to one nationwide study.[35] Added to this are two facts reported in the New York City study: (1) credit costs were higher for goods bought in the very sources that many poor families use--peddlers and neighborhood dealers; and (2) a majority of the families did not know where to go if they should be cheated by a merchant. Many factors seem to converge in making installment debt an especially pressing problem for the poor.

3. Do Low-Income Families Budget Their Income and Plan Their Purchases?

One proof of good financial management in families--whether or not they manage to stay solvent--suggests that poor families do not score very well. Few have many assets, and a sizable minority have negative net worth. (In other words, these families' debts exceed their assets.) Poor families who are insolvent are not complacent about it, however.

As a group, the poor save very little and are not often covered by insurance. Moreover, when they do save or invest, they tend to be less "modern" in their pattern of saving than higher income groups. Also, their views on the value of life insurance are more traditional.

The central place of installment debt in poor families' state of insolvency was described earlier. Regardless of kind of debt, cultural factors may affect this proclivity to be in debt. Solvency as a moral obligation is not strong in all cultures. Thus, we might expect differences among ethnic groups in control over family finances. We might also expect changes in ethnic groups' state of solvency as they acquire education and higher-status occupations in the American setting.

Again, education is an important factor in explaining low efficiency of planning among the poor. Education can affect not only the amount of knowledge one has about financial matters, but also one's mode of thinking about money. The ability to think of money as a long-range, abstract value, rather than as concrete visible amounts, may allow educated consumers to weigh purchases and income more effectively. For the concrete thinker, it is easy to "Buy now" with a small portion of the weekly paycheck, and hard to see in advance how difficult it will be to "Pay later."

Hardly anyone would expect families on $3,000 or less income to be able to save or buy insurance. Furthermore, since there are high proportions of families with no major earners among the poor (as high as 72 percent in the under $1,000 group), savings and insurance plans supported by employers or unions are often out of reach.

Below are some of the facts underlying this general picture:

Insolvency

In 1962, 17 percent of those in the lowest income quintile had negative net worth. In these families, debts exceeded assets, whether those assets were savings or merely the value of their own houses and autos.[36]

Negroes and Puerto Ricans in the New York study were more often insolvent than whites, independently of age and family size and regardless of good or poor consumer practices. Among Negroes, the debt component of the debt-income ratio was greater in the highest income group, while the opposite was the case for whites and Puerto Ricans. When those same groups were classified according to occupational groups, however, the racial difference decreased in importance. Negroes in white collar jobs or in business were more likely to be out of the red than those in unskilled or semi-skilled jobs.[37]

Low-income families are not unconcerned about money or about the state of the family's finances, however. In the New York City study those families who were relatively insolvent were much more likely to mention financial worries than solvent families, and more likely to mention them than other worries.[38]

Efficiency of Planning

In a Minneapolis study of planning, income per se was found to be less important than education predicting "planfulness of actions," and efficiency in decision-making, in eight areas of family life. Also related to these qualities of consumership were attitudes characterized as developmental, modern, manipulative, prudential, and optimistic. On this basis, we would expect persons who are non-developmental (i.e., more material), traditional, fatalistic, impulsive, and pessimistic in viewpoint to be less concerned about staying solvent. Successful consumership was related also to good family agreement on roles, and good communication in the family.[39]

A certain kind of efficiency is practiced by many working-class wives, but it may not be the best method in the long run. According to Rainwater, the wife in the working-class family tries very hard to exert control over the outgo of cash income.[40] But her style of control often resembles the old "sugar bowl" method, in which small amounts are doled out until the cache is gone.

One workingman's wife described the process as follows:

> "... if I have a little extra money then I buy something. If I don't have any money, I just don't buy any clothes for that time, or nothing extra. I like it that way. I always know where I am."

Savings and Insurance

The nationwide figures on extent of saving show that nearly 50 percent of those in the under-$3,000 income group had no savings in 1962, compared with 28 percent or less of those in higher income groups.[41] In the New York City study, 68 percent were found to have no savings.[42] Low income persons in general are also less often covered by insurance, either medical, hospital, or life insurance.

The kind of saving most often preferred by low-income families is the low-risk, non-investment type that can be easily liquidated. Those who think of investing at all think of real estate, farms, or business, rather than stocks, bonds, or insurance. Low-income persons who consider life insurance think of it as a source of funds for terminal medical and burial expenses, in addition to support for dependents in case of death.[43]

The avowed purposes in saving differ for low-income families. Their reasons resemble the traditional view that one should try to secure the future against emergencies. Poor families who save, or would like to save, usually mention one reason--they want to save for old age or retirement. Although middle-income families mention this reason too, they also say that they want to save for purchases such as vacations or autos.[44]

4. Do Low-Income Families Meet Some Needs Through Home Production?

Evidence on home production by the poor is sparse, but what there is points to less, not more, in two areas of home production--food growing, and home repairs. However, since these types of home production are also affected by the extent of home ownership (known to be lower among the poor), facts about the effect of income must be considered tentative.

In the one study consulted, it was interesting to note that those with the highest average amount saved through home production had training beyond high school (though not a college degree). Those with twelve grades of school or less, and those with a bachelor's degree or more, were below average in amounts saved through home production.[45]

Those findings bear out our hunch that many home production activities will not be attempted, nor be successful, unless someone in the family has had special training or experience in these skills. Often, expensive tools and understanding of technical instructions are necessary for the success of a home project. This means that the poor, and the poorly educated, may be unable to improve their

situation very much through this means.

5. Do Low-Income Families Take Advantage of Consumer Benefits Available to the Poor?

The existence of many successful programs in legal aid, medical and dental clinics, and other such facilities, testifies to the variety of ways the poor could cut their cost of living if they took advantage of them. A summary of evaluations of so many diverse programs cannot be included in this report. Many experienced workers would agree, however, that there is need for greater coverage or utilization. The unmet health needs, the legal predicaments of the poor, and the great educational losses of poor children, are cases in point.

Whether coverage is adequate or not, the lack of full success by established programs often is justifiably attributed to apathy on the part of the people who need them most. Apparently, it is not enough to offer the service. It has to be carefully planned to conform to attitudes, schedules, and locales of potential recipients. Also, the availability of the service has to be communicated directly and simply, and the preliminaries have to be carried out quickly and smoothly. Thus, we must conclude that the poor do not use these resources to the full for easing their income situations.

ADDING THE SCORE

How do consumer practices of the poor compare with the recommended rules of financial management? On almost every count, we have found that the poor fail to use what many would call the rational solution of their plight:

1. Although they spend most of their income on basic needs, those who buy durable goods make serious inroads on their incomes.

2. Most do not use more deliberation, consult more sources, or shop more widely, to get the best buys. Instead, many depend on known merchants or relatives for judgments of what to buy.

3. Few have savings of any size; most do not have life insurance; and only about half are covered by medical insurance.

4. It is doubtful whether many carry out home production activities to supplement cash purchases.

5. Many probably do not make full use of the programs established to provide services and goods free or at reduced rates.

Explanations of some of these apparently irrational consumer practices can be found in the special needs and characteristics of concentrated subgroups of the poor. We have mentioned the concentration of young, large families, in connection with the problem of durable goods purchases, heavy installment debt, and insolvency. We have also mentioned the concentration of recent migrants (from within or outside the United States), in connection with findings about narrow shopping scope and preference for personal treatment in stores. A third group, one that undoubtedly includes many more of the poor, consists of those with little formal education. The lack of education shows up as an important factor in low level of knowledge about the market and the economy, and in inadequate conceptual tools for planning and making decisions.

Other kinds of explanations point to objective conditions (in sociological terms, to the social structure) that account for existing consumer practices by the poor. Three examples of such conditions are: the credit system, with its risk-cost formula and inexorable penalties that work against the poor; merchandising practices in some low-income area stores; and the fluctuating nature of employment in occupations followed by many low-income earners.

One purely economic explanation also deserves attention: the effect produced by low income, per se. The size of an income determines to some extent whether any economies of scale can be employed by a family. A small income has to be disbursed in smaller amounts than a large income, regardless of different uses to which each might be put. Thus, low-income families can less often take advantage of low prices for quantity

purchases. On the other hand, some products and services are available in standard units that cannot be divided into smaller ones. Thus, large outlays, such as one month's rent in advance, are greater disturbances to a small than to a large income.[46] Since there is less possibility for flexibility in the disbursement of a small income, there is a higher probability of imbalance.

Finally, we come to the psychological explanations proposed by a number of writers for explaining consumer practices of the poor. Among the traits or values that are said to dispose the poor to behavior different from the middle and upper classes are: an attitude of fatalism; a preference for immediate gratification of impulses; a low level of aspiration and low need to achieve; an unclear view of the higher social structure; a concrete style of thinking; and overconcern with security.[47]

Often the psychological differences attributed to the poor are discussed as if they were "givens," in much the same way as the idea of irrationality seems like a "given." However, these same differences are discussed by other writers as outcomes of objective social and economic conditions of the lower class.

One set of research findings indicates, for example, that a child's preference for immediate gratification is related to the absence of a father in the home. Another finding indicates that continued delay in reward can induce this same preference in children.[48] In a like vein, it has been said that "splurges" by lower-class people are natural reactions to past deprivation and insecurity about the future.[49] Still another writer argues that low ambition in the lower class is more apparent than real: lower-class people have ambitions, but since it is unrealistic for the poor to aspire to the same goals as the middle class, their goals only seem less ambitious.[50] Thus, we have explanations that range from the social characteristics of the poor, through purely economic and purely psychological factors, and finally back to the environment of the poor. What does all this mean for planners of programs to improve consumer practices of the poor?

At first glance, the problem seems to be so severe, the explanations so deeply rooted in far-reaching social problems, that it may seem futile to attack it at all. It is instructive, however, to look at some consumer programs that have been successful, and at some recommended programs based on the New York study. Examples of recent successful programs are described in some detail in the 1965 report of the President's Committee on Consumer Interest, "The Most for Their Money."[51] Recommendations based on the New York study are found in the final chapter of Caplovitz' book.[52]

In general, the successful programs and the recommended actions employ unorthodox, "backdoor" methods that capitalize on the very differences in the poor that we have described. They may use informal methods of education carried out locally in poor neighborhoods. They may attack problems of financial management indirectly through appeals to material interests rather than by teaching abstract principles. They may provide for intervention at the top in dealing with problems that stem from rigidities in the market itself. Finally, they may concentrate efforts on special groups of the poor who seem particularly vulnerable to buying mistakes or insolvency.

If the apparent irrationality of poor consumers can be dealt with in these realistic ways, we have some hope of softening the worst effects of a hand-to-mouth existence.

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Helping Needy People Get Jobs and Hold Them

A Report on the Work Experience Program

Andrew R. N. Truelson*

In his Economic Message to the Congress in January 1964, President Johnson emphasized the need to bring together the many existing Federal, State, and local government programs and to mount a "frontal assult on the sources of poverty." The Economic Opportunity Act passed later that same year was one form of response by the Congress--and the people--to the President's concern over poverty in the United States. Of the weapons authorized by the new legislation, the work experience program is one of the most powerful.

Authorized by Title V of the Act, this new program attacks the roots of poverty by helping needy fathers and mothers develop or improve their ability to earn a living for their families. The program uses not just the sole approach of vocational training, but provides a comprehensive battery of services tailored to the individual needs of the persons being trained.

Though the work experience program is funded under the Economic Opportunity Act, it is administered through the 30-year-old Federal-State-local public assistance system, under the direction of the Welfare Administration's Bureau of Family Services. Work experience projects themselves are established and supervised by local public welfare agencies thus giving the program a social services orientation. Skilled members of the welfare agency's social services staff give each work experience trainee--and members of his family as well--continuing counsel and support throughout the trainee's participation in a project. The aim of these services is a strengthening of the total family life and improvement of morale while the head of the family improves work skills and gains motivation.

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The social services provided for work experience trainees are primarily directed toward resolving personal or family problems which prevent a trained wage earner from securing and holding a job. These basic services include homemaker services aimed at raising the family's general level of living; medical care; and day care for the children, especially where the one parent in the home is engaged in a project.

Certain basic education is needed by most work experience trainees. Their lack of ability in reading, writing, and arithmetic is the most common reason for their lack of success in competing for jobs. Therefore, wherever needed, the Title V Work Experience Program is coordinated with Title II-B Adult Basic Education to help trainees correct the deficiencies in their elementary education. Under Title V, additional education is also offered those who wish to obtain the equivalent of a high school diploma--an increasing requisite for employment.

Trainees and their families are also helped toward more effective functioning as parents and employees. For example, some projects have provided training in homemaking, child care, and family finances. Effective work habits, personal grooming, how to apply for a job, and employer-employee relations are emphasized as appropriate.

Vocational training, however, remains the central service in the work experience

program. Depending on the trainee's ability and rate of progress, vocational training can take a number of forms. Trainees are helped to maintain and sharpen old skills and to acquire new abilities for which there may be a greater demand. On-the-job training is offered as well as classroom training and trainees often receive a combination of on-the-job training for part of the day and formalized training for the remainder of the time.

Although the greatest concentration of training is in the service trades, a considerable number of other occupations are covered by Title V projects, as indicated by the following table:

Occupation group	Number of training units in projects
Professional and semi-professional	41
Clerical and sales	143
Service	384
Agriculture	21
Skilled	241
Semi-skilled	134
Other	12

A detailed listing of the occupations included in each occupational group is shown in table 1.

The capstone of the work experience program for some trainees is the opportunity they receive to try out their new skills in actual jobs with various local or State agencies, departments, and institutions. There, trainees are helped to establish good work habits, and, if this is their first real job, to appreciate the value and dignity of work and to gain the experience which will lead to regular employment.

Work experience is provided at varying levels of skill and in many different settings, such as hospitals, schools, highways, parks, playgrounds, libraries, and welfare agencies. Many additional opportunities exist for such projects providing the work serves a useful public purpose and does not displace regular workers.

Approximately 88,700 persons will eventually be provided work experience and training on Title V projects funded in fiscal year 1965. For fiscal year 1966, funds are available to provide projects for well over 100,000 trainees.

During the first months of operation of the work experience program, States and localities--with Welfare Administration assistance--made substantial progress in initiating work experience projects. By the end of the fiscal year 1965, 164 projects had been approved in 46 jurisdictions, including Puerto Rico, the Virgin Islands, and the District of Columbia. (Table 2). The 88,700 trainees to be included and their approximately 273,300 dependents make a total of more than 360,000 men, women and children who will directly benefit from the program.

During the first year, a total of $111,493,000 in Federal funds was approved for grants to States. An additional 40 projects--involving requests for more than $20,000,000--were pending action at the close of fiscal year 1965. By September 30, 1965--the end of the first quarter of fiscal year 1966--another 28 projects had been approved for almost $15,000,000. These new projects will provide training for an additional 10,800 persons and will also benefit their 32,700 dependents.

In summary, as of September 30, 1965, a total of 192 projects had been approved in 43 States, Puerto Rico, the Virgin Islands, and the District of Columbia, at an average cost of about $1,300 per trainee. In all, more than 400,000 persons will benefit from the projects.

The number of individuals actually assigned to work experience projects is gradually increasing. On September 30, 1965, the number of trainees was 31,260. Of these 44 percent were women.

Table 1. Number of Work Experience and Training Units in Approved Title V Projects Providing Training in Specified Occupations

Occupations	Number of training units
Total number of occupational groups	976
Professional and Semi-Professional	41
Teachers Aide - Case Worker Aide	16
Recreation Directors Aides	11
Drafting	8
Surveying	6
Clerical and Sales	143
Clerks - general, file, etc.	64
Secretaries	16
Office Machine Operators-Bookkeeper	36
Retail sales	11
Library Assistants	16
Service	384
Food handling - service	68
Hotel - Motel Maids - Attendants	17
Housekeepers - Maids	41
Homemakers-Home Aide Assistants	42
Building maintenance-custodial, janitorial	60
Nursing-practical, aides, helpers	72
Hospital Attendants	39
Child care - day care center aide	19
Cosmetology - Beauticians	26
Agriculture	21
Farm equipment use - maintenance	21
Skilled	241
Auto Mechanic - Service Station Operators	45
Auto body repair	17
Carpentry	49
Cement and masonry work	16
Electrical wiring	11
Painting	13
Plumbing	16
Machine Shop	13
Welding	14
Appliance repair - service	11
Heavy equipment maintenance-repair	36
Semi-Skilled	134
Cab Drivers	3
Heavy equipment operations	36
Laundry - cleaning plant operations	24
Warehousemen	6
Landscaping, grounds keeping, highway beautification	65
Other	12

Among the trainees whose race was reported about a third were Negroes. This is about the same as the percentage of Negroes among the 35 million persons defined as poor by the Social Security Administration poverty index.[1]

In September 1965, about 28 percent of all work experience project openings for trainees were located in rural communities. And of the $119.3 million approved for grants to States for local work experience and training projects, about 32 percent was for rural areas. By comparison, more than 40 percent of all impoverished households were in rural areas in 1963.[2]

As of June 30, 1965, 298 persons had already completed their assignments on work experience and training projects. It is estimated that about two-thirds obtained gainful employment upon leaving the project and, as a result, no longer needed assistance. In addition, 342 persons had obtained gainful employment and left the projects prior to completion of training. These 536 persons and their families had been receiving assistance payments at an estimated monthly rate of $75,000.

Although sufficient time has not yet elapsed to make a meaningful evaluation of the achievements of Title V projects, preliminary reports clearly indicate their effectiveness in improving employability and helping families to achieve independence.

The small but compact project in Madera County, California, is an encouraging example. The project included adult basic education, vocational instruction, English as a second language, supportive social services, and work experience and training in such occupations as nursing, farm tractor operation and maintenance, and milking. The courses were designed to fit existing occupational opportunities in the county.

Twenty-six of the trainees took the training course for nurses' aide at the county hospital. At the time they were assigned to the project, only one was active in the labor market--as a part-time worker. Before completing training, eight of the original group found employment in another field. And seven found employment directly related to their training.

In September 1964, the total aid to the 26 households was $5,164. By July 1965, it had decreased to $2,303, or 44 percent. Although not as easily measured, the gain in self-sufficiency and human values was probably more important.

Similarly, in a project in Allegheny County, Pennsylvania, of the 38 women who finished a homemaker aide training course, 34 found gainful employment and the remaining 4 continued in training. Five of the women had been receiving assistance through the Aid to Families with Dependent Children program. Before training they lacked good work habits, skills, motivation, and education. After training, all went to work at a starting salary of $311 per month.

The results of other projects are equally encouraging. In Letcher County, Kentucky, local Work Experience trainees built 200 bridges, widened narrow and hazardous roads, cleared creeks and provided other services that the community needed but could not afford.

In the Rhode Island Title V project 45 persons were graduated from a 3-month hospital training course. Thirty-seven are now employed as a result of the training and work experience they received, and the remaining eight are receiving additional work experience. The average age of the graduates--men and women--was 48 years. The average monthly starting salary was $233. These graduates had received public assistance for an average of 20 months.

[1] Mollie Orshansky, "Who's Who Among the Poor - A Demographic View of Poverty." Social Security Bulletin, July 1965.

[2] Op. cit.

Table 2. Selected data on number of Title V projects approved and in operation as of June 30, 1965, and September 30, 1965.

Item	Approved as of June 30	Approved as of Sept. 30	In operation as of June 30	In operation as of Sept. 30
Total projects	164	192	94	163
State and local staff	46	49	30	40
Work experience and training	118	143	64	123
Number of localities (Work experience and Training only)	361	394	194	378
Participants (Work Experience and Training only)				
Total	88,700	99,516	16,128	31,260
Male	---	---	10,777	17,505
Female	---	---	5,351	13,755
White	---	---	8,091	14,064
Male	---	---	7,027	10,341
Female	---	---	1,064	3,723
Negro	---	---	3,548	7,296
Male	---	---	2,621	3,650
Female	---	---	927	3,646
Other and Unknown	---	---	4,489	9,900
Male	---	---	1,129	3,514
Female	---	---	3,360	6,386
Number of dependents	273,300	305,989	66,799	133,612
Funds approved, in thousands	$111,493.0	126,451.7	---	---

Forty-three men and women were among the first graduates in the Title V project in Fulton County, Georgia. Eighteen men subsequently secured gainful employment at an average monthly salary of about $255. Eleven women also found employment at an average wage of $193 a month. Fourteen men and women went into advanced constructive work experience.

Title V demonstration projects emphasize innovation. In Santa Clara County, California, there is an uninterrupted service phase of a comprehensive project. This phase is designed to serve an average of 600 participants, chiefly seasonal agricultural workers, whose families intermittently receive public assistance because of the seasonal nature of farm work. The uninterrupted services program includes a well-rounded individual training plan for each participant, tailored so that it will not interfere with his customary agricultural employment. This element is considered essential to

community acceptance. The training programs and social services which focus on achieving employability at a more satisfactory level will be continued during those periods in the year when the family is otherwise ineligible for assistance. A Cook County, Illinois, project is a unique work experience and training project. The fundamental objective of the project is to rehabilitate 300 fathers, through intensive education, training, and supportive services, and to reunite them with the families they had deserted. The project provides each participant with psychological testing and counseling, job counseling and placement, and follow-up services to help the fathers hold jobs. The ultimate objective is to enable the family to become self-supporting with the father restored to his role as head of the household.

The results of these and other demonstration projects are being made available to public welfare agencies and should provide valuable data to help improve existing activities in the overall attack on poverty.

NOTES

A Look at Adult Men from Motherless and Fatherless Homes

It often happens that research data are shelved before their full possibilities for analysis have been examined. Much useful and stimulating knowledge is lost or postponed by such premature interment.

The Division of Research, as a matter of policy, encourages full analysis of data obtained in projects which it funds. Support is currently being given one project whose sole purpose is the concentrated analysis, for welfare-relevant information, of data which were originally collected in an entirely different undertaking. Within the Division itself, a systematic effort is made to pinpoint and examine potentially fruitful material, in research supported by the Welfare Administration which is otherwise likely to remain unexploited.

The results of such secondary analysis range from full-sized, theoretically oriented papers, through simple, descriptive contributions to knowledge, to findings which are useful primarily in their implications for future research. The following brief report is typical:

Some Incidental Data on the Adult Characteristics of Men Reared in Different Family Arrangements

Cooperative Research Project number 125, directed by Leonard Goodman of the Bureau of Social Science Research, was designed to study the interplay between kinship interaction (financial help, living with kin, material gifts, emergency help, etc.) and an individual's upward social mobility. The study group comprised 335 men, both white and nonwhite, between the ages of about 30 and 45, with annual incomes ranging from less than $1,500 to a little over $6,000. In the course of obtaining the information specific to his project, Goodman included a question on the composition of respondents' families: "Were you brought up by your own mother and father, by your mother alone, by your father alone, or by whom?" As a result, it is possible to obtain some new information which will contribute to a slightly different stream of research interest--what are the consequences, in adult life, of a man's having been reared in a predominantly female household? Or in an exclusively male environment?

There is a considerable literature, varying from solid research reports to somewhat emotional exhortation, on the deleterious effects of boys not having a reliable father-figure around during their formative years. So far, most of the accessible research deals with children,

and very little with grown men from various types of homes. A few statistics from Goodman's data indicate the potential value of extending research in that direction. They point up, also, the need to study a relatively rare type of household, that in which boys are reared with no women around.

Of the study group, 205 men had been reared by both parents, 48 by their mothers alone or with other women, and 16 by their fathers alone or with other men. (The remaining 66 were from different variations of these arrangements). Men from these categories were compared with each other on six items which can be considered indicators of adult stability and self-reliance. On all six items, the men from all-female households showed up least favorably. On four items, the men from all male households make the best showing. They are not much behind the men from unbroken families in the percentage of positive characteristics on the remaining two items:

	Percent of men from:		
	Unbroken homes	All-male homes	All-female homes
Completed high school	19	31	12
Have received relatively small amounts of help from their relatives	67	75	55
Have never received help from "Welfare or Social agencies"..	62	81	56
Are currently employed full-time	66	81	63
Have jobs of higher relative status than their fathers	52	50	45
Have current jobs which are of higher status than their own first jobs	53	50	42

The small numbers, and the disparity in sizes of these family categories, prevent any definitive analysis of this material. Its implications, however, for future research are sharp: (1) we need some work which will specifically examine characteristics of men from all-male households; (2) some full-scale research should examine the reliability of these particular findings; and (3) inquiry should be made into the processes which intervene between family organization and adult behavior patterns.

Recent Data on Negro and White Population in the United States

The Negro population of the United States passed the 21 million mark in 1965. According to the most recent findings from the Current Population Survey [1] the resident Negro population numbered about 20.7 million in March 1964. This figure represents an increase since 1960 of about 10 percent for the Negro population as compared with a rise of around 5 percent for the white population over the same period.[2] The distribution of the two populations by farm-nonfarm residence and by region is summarized in Table 1.

At least since 1930, the Negro population has been increasing faster than the white population, due in part to a decline in the Negro death rate. Negro birth rates have long exceeded birth rates among whites, but high Negro death rates had held down the rate of Negro population growth until recent improvements

[1] U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 142, "Negro Population: March 1964," U.S. Government Printing Office, Washington, D.C., 1965.

[2] Compare: U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 293, "Estimates of the Population of the United States, by Age, Color, and Sex: July 1, 1964," U.S. Government Printing Office, Washington, D.C., 1964.

in the distribution and availability of medical facilities and services.

Table 1. Percent Distribution of the White and Negro Population, for the United States, by Farm-Nonfarm Residence, and Regions: March 1964

Residence and region	White	Negro
Total population (000)	167,046	20,739
RESIDENCE		
Percent	100.0	100.0
Nonfarm	93.4	93.1
Farm	6.6	6.9
REGIONS		
Percent	100.0	100.0
Northeast	26.1	18.1
North Central	29.4	19.4
South	27.4	54.4
West	17.1	8.1

Source: U.S. Bureau of the Census, Current Population Reports, Series P-20, No. 142, "Negro Population: March 1964," U.S. Government Printing Office, Washington, D.C., 1965, Table A.

There has been a continuing movement of the Negro population to the cities and to the North and West. The substantial migration of Negroes to the North began in response to the great demand for labor generated by World War I. Almost all of these migrants went to Northern cities, concentrating chiefly in the largest urbanized areas. World War II accelerated the migration of Negroes not only to the North but also attracted them in substantial numbers to the larger cities of the west coast. The magnitude of these shifts in recent years is indicated by the fact that in 1940 about 77 percent of the Negro population was still concentrated in the South as compared with approximately 54 percent in 1964. Against this background, further highlights of Survey findings in 1964 are summarized below:

1. Somewhat over 93 percent of both the Negro and the white population were living in nonfarm areas and less than 7 percent on farms.

2. One out of every four Negroes (about 5 million) changed place of residence between March 1963 and March 1964 as compared with a ratio of one out of five for whites.

3. Primarily as a result of higher fertility levels the Negro population, as compared with the white population, had higher proportions of children under age 14 (37 vs. 28 percent) and lower proportions in the older age groups, especially at age 65 and over (6 vs. 10 percent). For every 100 persons of working age (18-64) there were 91 children and 13 elderly persons among Negroes as compared with 66 children and 18 elderly persons among whites (Table 2).

4. One measure of the educational gap between the two races is the fact that one out of every four Negro adults (age 25 and over) had completed at least four years of high school as compared with one out of two white adults.

5. A higher proportion of Negro males 14 years old and over was single (32 percent) than of white males of the same age (26 percent). The proportion of single females among Negroes exceeded that of whites by a much smaller margin (22 vs. 20 percent).

6. The proportion married in 1964 was substantially lower for both Negro men (62 percent) and Negro women (61 percent) than for their white counterparts (69 percent for men and 65 percent for women).

7. Among persons ever married age 14 and over, one out of seven Negroes was separated or divorced as against one out of 20 white persons. The proportions widowed were also higher among Negroes than among whites, as shown in Table 2.

8. Over nine-tenths of both Negroes and whites were living in families in

Table 2. Selected Data for White and Negro Population: March 1964
(in thousands)

	Total		Male		Female	
	White	Negro	White	Negro	White	Negro
POPULATION BY AGE						
Total, all ages	167,046	20,739	81,730	9,970	85,316	10,769
Under 5	17,500	3,008	8,945	1,520	8,555	1,488
5-13	30,024	4,623	15,302	2,312	14,722	2,311
14-19	16,612	2,260	8,236	1,106	8,376	1,154
20-24	10,760	1,385	5,101	642	5,659	743
25-34	19,347	2,404	9,497	1,102	9,850	1,302
35-54	41,327	4,395	20,214	2,061	21,113	2,334
55-64	15,080	1,375	7,238	649	7,842	726
65-and over	16,396	1,289	7,197	578	9,199	711
Percent under age 18	35.7	44.7	37.2	46.5	34.3	42.9
Percent 65 and over	9.8	6.2	8.8	5.8	10.8	6.6
YEARS OF SCHOOL COMPLETED BY ADULTS						
Total, age 25 and over	92,153	9,470	44,145	4,392	48,008	5,078
Percent with 4 years of high school or higher ..	50.2	25.8	49.3	23.7	51.1	27.4
Median school years completed	12.0	8.8	11.9	8.6	12.0	9.0
MARITAL STATUS						
Total, age 14 and over	119,520	13,108	57,480	6,138	62,040	6,970
Percent	100.0	100.0	100.0	100.0	100.0	100.0
Single	22.8	26.5	25.7	31.8	20.1	21.9
Married, spouse present.	64.3	50.7	66.8	54.4	61.9	47.5
Married, spouse absent..	2.5	10.5	2.1	7.5	2.9	13.1
Widowed	7.9	8.9	3.3	3.8	12.2	13.5
Divorced	2.5	3.3	2.1	2.3	2.9	4.1
FAMILY STATUS						
Total, all ages	167,046	20,739	81,730	9,970	85,316	10,769
Percent*	100.0	100.0	100.0	100.0	100.0	100.0
In families	93.1	91.7	94.3	91.2	91.9	92.0
Unrelated individuals	5.9	6.8	4.6	6.3	7.2	7.2
Inmates of institutions ..	1.0	1.6	1.2	2.4	0.9	0.8

*Estimated for white persons.

Note: Figures may not add to totals due to rounding.

Source: U.S. Bureau of the Census, Current Population Reports, Series, P-20, No. 142, "Negro Population: March 1964," Tables F, 1, 3, and 8 and Series P-20, No. 135, "Marital Status and Family Status March 1964 and 1963," Table 5, U.S. Government Printing Office, Washington, D.C., 1965.

March 1964. The membership of the 4.4 million Negro families was about 19 million, or 4.3 persons per family while the membership of the 42.7 million white families was approximately 155 million, or 3.6 persons per family.

9. The distribution of families by type was significant. Among Negroes, the proportion of husband-wife families was substantially lower (73 percent) than among white persons (89 percent). Families headed by men with no wife present (single, widowed, divorced or separated) comprised 3.6 percent of all Negro families as compared with 2.5 percent of all white families.

10. In 1964 approximately one out of every four Negro families (24 percent) had a woman as the head in contrast to one out of every eleven (9 percent) white families.

The March 1964 Current Population Survey, the source of most of these data, contains many other details on the Negro population, including data on employment status, occupation, and income of persons.

PUBLICATIONS OF INTEREST*

WELFARE ADMINISTRATION

THE INSTITUTIONAL CARE AND TREATMENT OF OLDER HYPERAGGRESSIVE DELINQUENT CHILDREN. By George H. Weber and Raymond L. Manella. Children's Bureau, 1965. 9 pp. 15 cents. Describes and discusses the problem of legal, administrative, architectural, and program planning for care of older hyperaggressive delinquents.

EXTENDING CLINICAL SERVICES FOR MENTALLY RETARDED CHILDREN AT THE COMMUNITY LEVEL. By the Child Development Clinic of Children's Hospital of Los Angeles and the California Bureau of Maternal and Child Health (Belle Poole, M.D.) Children's Bureau, 1965. 19 pp.

GUIDELINES FOR HEARING SCREENING PROGRAMS: CALIBRATION OF AUDIOMETERS. Children's Bureau, 1965. 13 pp.

The following three reports were prepared by the Children's Bureau for the Third United Nations Congress on the Prevention of Crime and Treatment of Offenders, Stockholm, August 9-18, 1965. French and Spanish versions are also available.

THE CONTROL AND TREATMENT OF JUVENILE DELINQUENCY IN THE UNITED STATES. 36 pp.

JUVENILE DELINQUENCY PREVENTION IN THE UNITED STATES. 60 pp.

HALFWAY HOUSE PROGRAMS FOR DELINQUENT YOUTH. 20 pp. Originally prepared for the magazine Children by Kenneth S. Carpenter and revised for the United Nations Congress.

HELPING PEOPLE IN GROUPS. Bureau of Family Services, 1965. P. A. Report No. 57. 72 pp. 30 cents. Contains six background papers presented at the Workshop on Group Services held April 1965 in Washington. The papers examine the unique values of group services for public welfare agencies and the areas requiring special planning.

THE ECONOMIC OPPORTUNITY ACT AND PUBLIC WELFARE. A Report on Work Experience and Training Projects. By Andrew R. N. Truelson. Bureau of Family Services, 1965. 11 pp. An address to the Southwest APWA Regional Conference, March 1965, in New Orleans.

TREND REPORT: GRAPHIC PRESENTATION OF PUBLIC ASSISTANCE AND RELATED DATA. DECEMBER 1964. Bureau of Family Services, 1965. 74 pages. Charts based on data on recipients and payments. This issue also includes selected charts from recent studies on APTD and AB recipients.

BREAKTHROUGH. A play by Nora Stirling, commissioned by the Welfare Administration from Plays for Living, a division of the Family Service Association of America. Designed to recruit young people for social work in public welfare agencies. Text and guide for audience discussion available from the Welfare Administration.

OTHER PUBLICATIONS

STANDARDS FOR HOMEMAKER-HOME HEALTH AIDE SERVICES. National Council for Homemaker Services, 1790 Broadway, New York, 1965. 48 pp. $1. Developed by a committee representing 17 national health and welfare organizations, with consultation from the Welfare Administration and Public Health Service. Principles and guidelines in key areas of administration.

PROGRAM PLANNING FOR STRENGTHENING SERVICES TO THE AGING THROUGH PUBLIC WELFARE AGENCIES. American Public Welfare Association, Project on Aging, Chicago, 1965. 43 pp. $1. Guidelines developed in two seminars under a grant made by the Ford Foundation.

DARK GHETTO: DILEMMAS OF SOCIAL POWER. By Kenneth B. Clark. Harper, New York, 1965. 251 pp. $4.95. Based on the author's experience with Harlem Youth Opportunities, Unlimited (HARYOU).

CHILD HEALTH, ITS ORIGINS AND PROMOTION. Edited by F. W. Clements and B. P. McCloskey. Edward Arnold, London, 1964. 492 pp. $5.75. Contributors from the fields of medicine, education, and psychology.

ASPECTS OF THE ANALYSIS OF FAMILY STRUCTURE. Ansley J. Coale and others. Princeton University Press, Princeton, N.J., 1965. 248 pp. $6. Views of five prominent scholars on concepts of kinship structure and the family unit.

*U.S. Government publications for which prices are listed may be ordered from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402 (25 percent discount on lots of 100 or more). Inquiries or orders for other publications should be directed to the publisher or issuing agency.

Program and Operating Statistics

PUBLIC ASSISTANCE IN AUGUST 1965

In August, a relatively small change occurred in the number of recipients under each of the public assistance programs.[1] Old-age assistance and aid to the blind were the only programs with declines--less than one-tenth of one percent. The largest relative increase was in the number of persons receiving general assistance--3.0 percent or 19,200 persons. An increase of 11,100 persons or 0.3 percent occurred in aid to families with dependent children even though there were 4,800 fewer persons aided under the unemployed-parent segment of the program.

State action to adjust payments or to initiate program changes was limited in August. Under the medical assistance for the aged program, Nebraska liberalized eligibility requirements, South Dakota added nursing home care, and Vermont raised maximum income limits. In Virginia, August payments for old-age assistance and aid to the permanently and totally disabled showed the initial effects of the increase made in July in the maximum reimbursable nursing home rate. In Minnesota, the program for aid to the permanently and totally disabled was affected by the recent liberalization of the State's definition of permanent and total disability and the removal of the maximum on assistance payments; the latter change enables the agency fully to meet determined need, including medical care costs.

Nationally, assistance payments under all programs totaled $459 million and were made in behalf of 8.1 million persons. Average assistance payments per recipient rose $3.71 in medical assistance for the aged and $2.08 in aid to the permanently and totally disabled, and changed less than $0.85 in the remaining programs. General assistance was the only program to show a decrease.

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[1]Data for specified types of assistance under State programs for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged are classified with data for separate State programs for old-age assistance, aid to the blind, aid to the permanently and totally disabled, or medical assistance for the aged.

Table 1. Number of recipients of public assistance in the United States, by month, August 1964-August 1965 1/

[Except for general assistance, includes cases receiving only vendor payments for medical care]

Year and month	Old-age assistance 2/	Medical assistance for the aged 2/	Aid to the blind 2/	Aid to the permanently and totally disabled 2/	Aid to families with dependent children			General assistance 4/	
					Families	Total recipients 3/	Children	Cases	Recipients
	Number of recipients								
1964									
August.....	2,167,588	205,711	97,066	511,595	1,005,821	4,175,979	3,132,370	323,000	713,000
September..	2,162,386	206,440	96,853	514,938	1,003,466	4,164,828	3,126,988	321,000	702,000
October....	2,160,925	218,790	96,587	519,065	1,005,871	4,174,687	3,138,005	319,000	691,000
November...	2,161,452	215,230	96,417	521,787	1,010,020	4,195,145	3,152,501	322,000	702,000
December...	2,159,015	224,594	96,438	527,499	1,029,948	4,292,323	3,220,591	346,000	779,000
1965									
January....	2,154,586	227,606	96,155	534,602	1,046,971	4,371,936	3,274,859	352,000	806,000
February...	2,150,290	228,078	95,834	534,276	1,056,145	4,424,029	3,311,726	352,000	801,000
March.....	2,151,542	244,534	96,194	540,394	1,073,033	4,491,840	3,360,553	359,000	809,000
April.....	2,152,244	254,632	95,525	545,285	1,076,061	4,505,880	3,374,923	345,000	759,000
May.....	2,150,592	257,506	95,504	549,893	1,069,668	4,469,527	3,352,227	327,000	693,000
June.....	2,149,220	267,030	95,350	555,594	1,062,802	4,429,038	3,325,987	317,000	663,000
July.....	2,144,951	264,516	95,170	559,287	1,052,529	4,377,147	3,291,558	306,000	642,000
August.....	2,144,534	264,687	95,135	563,113	1,053,899	4,388,290	3,296,637	313,000	662,000
	Percentage change from previous month								
1964									
August.....	-0.4	+11.9	-0.2	+0.5	-0.3	-0.4	-0.3	+0.8	+1.9
September..	-.2	+.4	-.2	+.7	-.2	-.3	-.2	-.6	-1.5
October....	-.1	+6.0	-.3	+.8	+.2	+.2	+.4	-.8	-1.6
November...	(5/)	-1.6	-.2	+.5	+.4	+.5	+.5	+1.1	+1.7
December...	-.1	+4.4	(5/)	+1.1	+2.0	+2.3	+2.2	+7.4	+10.9
1965									
January....	-.2	+1.3	-.3	+1.3	+1.7	+1.9	+1.7	+1.7	+3.5
February...	-.2	+.2	-.3	-.1	+.9	+1.2	+1.1	+.2	-.7
March.....	+.1	+7.2	+.4	+1.1	+1.6	+1.5	+1.5	+1.9	+1.0
April.....	(5/)	+4.1	-.7	+.9	+.3	+.3	+.4	-3.8	-6.1
May.....	-.1	+1.1	(6/)	+.8	-.6	-.8	-.7	-5.4	-8.8
June.....	-.1	+3.7	-.2	+1.0	-.6	-.9	-.8	-2.9	-4.2
July.....	-.2	-.9	-.2	+.7	-1.0	-1.2	-1.0	-3.5	-3.2
August.....	(6/)	+.1	(6/)	+.7	+.1	+.3	+.2	+2.3	+3.0

1/ All data subject to revision. 2/ Represents data for recipients of the specified type of assistance under separate State programs and under State programs for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged. 3/ Includes as recipients the children and 1 or both parents or 1 caretaker relative other than a parent in families in which the requirements of such adults were considered in determining the amount of assistance. 4/ Partly estimated. Excludes Idaho, Indiana, and Nebraska; data not available. 5/ Increase of less than 0.05 percent. 6/ Decrease of less than 0.05 percent.

Table 2. Amount of public assistance payments in the United States, by month, August 1964-August 1965 1/

[Except for general assistance, includes vendor payments for medical care]

Year and month	Total 2/	Old-age assistance 3/	Medical assistance for the aged 3/	Aid to the blind 3/	Aid to the permanently and totally disabled 3/	Aid to families with dependent children	General assistance 4/
	Amount of assistance						
1964							
August	$422,234,000	$168,196,378	$39,228,163	$8,198,173	$39,874,356	$136,270,529	$20,941,000
September	423,655,000	168,527,705	38,263,807	8,179,619	40,478,606	137,613,993	21,263,000
October	434,086,000	170,460,986	43,738,448	8,237,591	41,283,451	139,491,306	21,687,000
November	428,300,00	168,958,898	39,967,657	8,194,102	41,294,048	139,298,640	21,320,000
December	444,770,000	170,316,837	44,141,314	8,271,899	42,514,587	145,182,490	23,743,000
1965							
January	442,181,000	169,149,172	43,848,997	8,275,409	42,486,266	145,748,741	23,191,000
February	446,512,000	170,189,513	42,535,323	8,267,896	43,302,081	148,891,335	23,444,000
March	460,828,000	172,509,810	45,585,652	8,372,511	45,391,949	154,259,544	24,306,000
April	466,251,000	173,958,755	49,842,346	8,315,346	45,629,421	154,713,550	23,252,000
May	457,982,000	171,419,500	49,325,801	8,262,655	45,913,531	152,032,610	21,389,000
June	459,856,000	172,862,075	50,867,075	8,392,761	47,063,386	149,814,741	20,784,000
July	454,690,000	171,604,790	49,313,639	8,283,762	46,671,695	148,816,277	20,185,000
August	459,067,000	171,839,667	50,326,713	8,282,225	48,162,941	150,496,032	20,228,000
	Percentage change from previous month						
1964							
August	-0.3	-2.0	+8.2	-0.2	-0.7	-0.8	-0.7
September	+.3	+.2	-2.5	-.2	+1.5	+1.0	+1.5
October	+2.5	+1.1	+14.3	+.7	+2.0	+1.4	+2.0
November	-1.3	-.9	-8.6	-.5	(5/)	-.1	-1.7
December	+3.8	+.8	+10.4	+.9	+3.0	+4.2	+11.4
1965							
January	-.6	-.7	-.7	(5/)	-.1	+.4	-2.3
February	+1.0	+.6	-3.0	-.1	+1.9	+2.2	+1.1
March	+3.2	+1.4	+7.2	+1.3	+4.8	+3.6	+3.7
April	+1.2	+.8	+9.3	-.7	+.5	+.3	-4.3
May	-1.8	-1.5	-1.0	-.6	+.6	-1.7	-8.0
June	+.4	+.8	+3.1	+1.6	+2.5	-1.5	-2.8
July	-1.1	-.7	-3.1	-1.3	-.8	-.7	-2.9
August	+1.0	+.1	+2.1	(6/)	+3.2	+1.1	+.2

1/ All data subject to revision. 2/ Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds and from special medical funds; data for such expenditures partly estimated for some States. 3/ Represents data for payments to recipients of the specified type of assistance under separate State programs and under State programs for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged. 4/ Partly estimated. Excludes Idaho, Indiana, and Nebraska; data not available. 5/ Increase of less than 0.05 percent. 6/ Decrease of less than 0.05 percent.

Table 3. Old-age assistance: Recipients and payments to recipients, by State, August 1965 1/

(Includes vendor payments for medical care and cases receiving only such payments)

State	Number of recipients	Payments to recipients		Percentage change from--			
		Total amount	Average	July 1965 in--		August 1964 in--	
				Number	Amount	Number	Amount
Total 2/.....	2,144,534	$171,839,667	$80.13	(3/)	+0.1	-1.1	+2.2
Alabama.....	112,641	7,632,659	67.76	+.2	-.1	+1.8	+2.7
Alaska 4/.....	1,378	5/ 121,647	88.28	-.2	+8.9	-.6	-7.9
Arizona.....	13,309	847,041	63.64	+.1	+.3	+.2	+1.7
Arkansas.....	60,036	3,865,505	64.39	+.3	+1.2	+2.7	+2.7
California.....	275,693	30,369,950	110.16	+.5	+1.6	+1.2	+2.9
Colorado 2/.....	43,210	4,157,898	96.23	-1.5	-.4	-3.4	+.5
Connecticut.....	6,461	533,758	82.61	+1.0	+21.9	-13.6	-11.3
Delaware.....	1,440	95,489	66.31	+.7	+.7	+9.4	+15.9
Dist. of Col.....	2,364	201,690	85.32	(6/)	-3.2	-2.2	-6.0
Florida 4/.....	74,443	4,755,921	63.89	+.4	+2.3	+2.2	-2.1
Georgia.....	92,702	5,436,966	58.65	+.4	+2.6	+.7	+6.2
Guam 7/.....	174	13,012	74.78	---	---	---	---
Hawaii 4/.....	1,279	115,243	90.10	+3.5	+19.0	+9.2	+30.0
Idaho.....	4,126	323,445	78.39	-.3	+6.0	-9.9	-4.2
Illinois 4/.....	54,501	5,182,056	95.08	-.3	-1.3	-5.5	+1.9
Indiana.....	22,381	1,951,262	87.18	-.3	-1.6	-2.9	+5.5
Iowa.....	26,548	2,541,008	95.71	-.5	-1.1	-6.3	-2.5
Kansas 4/.....	20,916	2,027,320	96.93	-1.2	+3.7	-4.6	+4.5
Kentucky 4/.....	59,382	3,837,461	64.62	-.5	+.9	+4.1	+9.2
Louisiana.....	131,377	11,167,681	85.00	(3/)	(6/)	+.8	+.7
Maine 4/.....	10,803	900,080	83.32	-.1	-.3	-2.8	-3.9
Maryland 4/.....	10,153	910,470	89.67	+.6	+.9	+4.7	+29.5
Massachusetts....	51,460	4,703,429	91.40	-.2	-1.4	-4.7	-1.1
Michigan.....	48,502	4,889,549	100.81	+.7	+8.1	-2.5	+6.6
Minnesota.....	31,285	2,877,757	91.99	-.4	+1.2	-13.7	-2.7
Mississippi.....	73,492	2,898,509	39.44	+.1	+1.9	-.5	+.2
Missouri.....	100,976	6,930,066	68.63	-.1	-1.6	-2.1	-.6
Montana.....	4,379	337,914	77.17	-1.3	+11.9	-18.6	-12.4
Nebraska.....	12,385	1,223,816	98.81	---	+1.2	-1.7	+6.4
Nevada.....	2,372	190,693	80.39	-2.4	-.5	-8.0	-17.1
New Hampshire....	4,333	453,180	104.59	+.5	+1.1	-2.3	+1.3
New Jersey.....	13,951	1,250,153	89.61	(6/)	+.4	(6/)	+11.1
New Mexico 4/....	10,179	819,667	80.53	(3/)	-.1	-5.6	-.2
New York 4/.....	57,081	5,663,194	99.21	+.2	+1.8	+1.6	+10.8
North Carolina...	42,770	2,706,116	63.27	-.2	+.1	-1.8	-.5
North Dakota 4/..	4,975	394,871	79.37	-2.7	-35.8	-6.8	-17.8
Ohio.....	80,933	7,104,617	87.78	(3/)	-4.0	-3.2	-1.4
Oklahoma 4/.....	82,279	7,994,127	97.16	-.1	-.1	-1.1	+.8
Oregon.....	10,037	774,343	77.15	-.3	+2.6	-6.4	+1.9
Pennsylvania.....	45,922	3,672,069	79.96	+.1	-.6	-1.4	+7.8
Puerto Rico 4/...	29,498	289,453	9.81	-.7	+.3	-7.1	+1.2
Rhode Island 4/..	5,709	558,080	97.75	-.6	-1.0	-4.3	-1.0
South Carolina...	25,264	1,326,331	52.50	(6/)	+4.2	-2.6	+2.8
South Dakota.....	6,541	602,671	92.14	-3.1	+28.3	-9.4	-2.0
Tennessee.....	44,727	2,696,521	60.29	+.1	-1.3	-1.1	+12.2
Texas.....	231,411	16,538,009	71.47	+.1	+.5	+.8	+3.0
Utah.....	4,679	370,602	79.21	(3/)	+12.4	-6.0	+3.5
Vermont 4/.....	5,268	464,601	88.19	-.6	-1.5	-3.5	-.8
Virgin Islands 8/	447	18,196	40.71	---	---	---	---
Virginia.....	13,139	888,180	67.60	+.1	+4.1	-1.8	+6.0
Washington.....	30,898	2,178,368	70.50	-4.1	-26.2	-6.6	-11.7
West Virginia....	14,013	762,111	54.39	+.2	+.5	-3.4	+6.6
Wisconsin.....	27,922	3,074,871	110.12	+.8	-2.0	-4.8	-1.9
Wyoming.....	2,390	200,041	83.70	-.5	-.7	-4.8	-5.2

1/ All data subject to revision. 2/ Includes 3,804 recipients aged 60-64 in Colorado and payments of $332,700 to these recipients. Such payments were made without Federal participation. 3/ Decrease of less than 0.05 percent. 4/ Represents aid to the aged under program for aid to the aged, blind, or disabled, or for such aid and medical assistance for the aged. 5/ In addition, supplemental payments from general assistance funds were made to recipients. 6/ Increase of less than 0.05 percent. 7/ Data for June; later data not received. 8/ July data; August data not received.

Table 4. Medical assistance for the aged: Recipients and payments for recipients, by State, August 1965 1/

State	Number of recipients	Payments to recipients		Percentage change from--			
		Total amount	Average	July 1965 in--		August 1964 in--	
				Number	Amount	Number	Amount
Total 2/.....	264,687	$50,326,713	$190.14	+0.1	+2.1	+28.7	+28.3
Alabama.....	235	72,910	310.26	-24.7	-29.3	-9.6	+29.0
Arkansas.....	3,087	200,687	65.01	-3.0	+11.1	+15.7	+31.8
California.....	33,179	9,729,918	293.26	+3.0	+1.8	+11.4	+10.0
Colorado.....	5,116	3/ 1,040,557	203.39	+2.3	+8.2	+22.8	+57.9
Connecticut.....	7 761	1,360,674	192.70	+17.1	+12.1	+18.2	+15.7
Delaware.....	146	17,787	121.83	-5.2	+1.9	(4/)	(4/)
Dist. of Col....	773	235,137	304.19	+3.8	-10.0	-4.4	+11.3
Florida 5/.....	1,058	361,042	341.25	+15.4	+16.5	+70.6	+56.4
Guam 6/.....	51	10,824	212.24	---	---	---	---
Hawaii 5/.....	510	159,360	312.47	+67.2	+83.0	+37.5	+141.6
Idaho.....	2,565	352,115	137.28	-.1	-2.2	+21.6	+23.6
Illinois 5/.....	1,738	749,447	431.21	-11.3	-9.6	+40.0	+32.2
Indiana.....	611	98,286	160.86	+20.5	+9.9	(4/)	(4/)
Iowa.....	6,761	804,258	118.96	-7.7	-16.8	+56.4	+53.8
Kansas 5/.....	3,111	3/ 465,009	149.47	+7.0	+7.0	+31.3	+33.6
Kentucky 5/.....	12,763	483,413	37.88	+4.1	+.6	+62.9	+75.3
Louisiana.....	571	87,236	152.78	-6.9	-12.0	+25.2	-4.1
Maine 5/.....	384	96,795	252.07	-11.5	-13.2	+21.1	+36.9
Maryland 5/ 7/..	11,437	522,839	45.71	---	---	+6.9	+35.4
Massachusetts...	30,927	3/ 5,442,658	175.98	+2.0	+2.7	+14.2	+21.1
Michigan.....	6,314	2,448,493	387.79	+.5	+5.7	+13.8	+26.6
Minnesota.....	14,474	3/ 2,973,457	205.43	+.4	+10.2	+62.9	+98.7
Montana.....	830	129,561	156.10	(8/)	(8/)	(4/)	(4/)
Nebraska.....	517	3/ 172,311	333.29	+42.0	+60.4	+259.0	+256.3
Nevada.....	78	864	11.08	-58.9	-57.2	(4/)	(4/)
New Hampshire...	2,182	88,573	40.59	+68.0	+170.3	+214.9	+143.3
New Jersey.....	5,496	3/ 1,165,354	212.04	-.8	-7.6	+6.6	-2.6
New York 5/.....	38,524	3/ 12,632,852	327.92	+4.4	+1.7	+12.0	+17.4
North Carolina..	1,094	318,365	291.01	-37.6	+688.6	(4/)	(4/)
North Dakota 5/.	9/ 1,091	3/ 138,861	127.28	-31.2	-72.9	-3.7	-41.7
Oklahoma 5/.....	1,056	152,870	144.76	-13.7	-24.5	+9.9	+11.3
Oregon.....	4,262	621,070	145.72	+9.4	+13.0	+16.4	+14.3
Pennsylvania....	11,811	2,945,390	249.38	-1.2	-2.7	+50.2	+73.3
Puerto Rico 5/..	3,216	102,599	31.90	-17.5	-17.5	+10.9	-8.9
Rhode Island 5/.	7,967	542,492	68.09	+1.2	+1.9	(4/)	(4/)
South Carolina..	960	130,980	136.44	+336.4	+280.9	+57.1	+48.2
South Dakota....	1,053	73,315	69.62	+23.4	+82.7	+303.4	+317.5
Tennessee.....	8,549	323,782	37.87	+12.6	+29.0	+23.1	+24.9
Utah.....	2,551	332,255	130.24	+10.2	+44.0	+16.3	+34.1
Vermont 5/.....	194	35,918	185.14	+49.2	+11.1	+70.2	+45.5
Virgin Islands 7/	43	459	(10/)	---	---	---	---
Virginia.....	3,490	235,737	67.55	+13.8	+21.4	+124.9	+30.6
Washington.....	9,420	1,379,326	146.43	-12.7	-14.2	+1.0	+3.8
West Virginia...	11,814	300,673	25.45	-25.7	-28.3	+6.2	-12.9
Wisconsin.....	5,599	774,930	138.41	-21.6	+1.4	(11/)	(11/)
Wyoming.....	18	15,274	(10/)	(10/)	(10/)	(10/)	(10/)

1/ All data subject to revision. 2/ Persons for whom vendor payments were made during the report month. 3/ Includes money payments not subject to Federal participation as follows: $26,356 in Colorado, $12,624 in Kansas, $98,091 in Massachusetts, $35,572 in Minnesota, $618 in Nebraska, $7,878 in New Jersey, $50,010 in New York, and $2,999 in North Dakota. 4/ No program in operation August 1964. 5/ Represents medical assistance for the aged under a program for aid to the aged, blind, and disabled and medical assistance for the aged. 6/ Data for June; later data not received. 7/ July data; August data not received. 8/ Program initiated in July 1965. 9/ Includes an unknown number of cases receiving only money payments. 10/ Average payment not computed on base of fewer than 50 recipients; percentage change on fewer than 100 recipients. 11/ Not computed; first payments made August 1964.

Table 5. Aid to the blind: Recipients and payments to recipients, by State, August 1965 1/

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage from--			
		Total amount	Average	July 1965 in--		August 1964 in--	
				Number	Amount	Number	Amount
Total 2/	95,135	$8,282,225	$87.06	(3/)	(3/)	-2.0	+1.0
Ala.	1,869	129,094	69.07	+.4	+.7	+4.7	+8.1
Alaska 4/	110	9,005	81.86	-.9	-1.6	+.9	+4.6
Ariz.	813	58,236	71.63	+.2	+.1	-1.6	-2.5
Ark.	1,934	135,579	70.10	-.4	-1.8	-1.1	-3.2
Calif. 2/	12,435	1,696,517	136.43	+.2	+2.6	-.8	+1.1
Colo.	244	21,301	87.30	-1.6	-3.2	-1.6	+4.9
Conn.	308	34,102	110.72	+2.0	+16.8	-1.0	+.3
Del.	320	27,444	85.76	0	+4.9	+6.7	+15.2
Dist. of Col.	198	15,412	77.84	-2.9	-2.5	-2.0	+3.5
Fla. 4/	2,591	173,043	66.79	+.1	+1.6	-1.0	-2.7
Ga.	3,207	193,771	60.42	+.3	+1.9	+.7	+3.1
Guam 5/	6	179	(6/)	---	---	---	---
Hawaii 4/	67	7,919	118.19	(6/)	(6/)	(6/)	(6/)
Idaho	132	9,482	71.83	0	-2.3	-2.2	-4.2
Ill.	2,375	227,654	95.85	-.2	-.9	-6.2	-.8
Ind.	1,740	146,211	84.03	-1.6	-16.2	-2.4	-2.6
Iowa	1,125	115,393	102.57	-.5	+.3	-4.2	-3.2
Kans. 4/	491	48,669	99.12	-1.2	+1.0	-2.8	+4.4
Ky. 4/	2,493	178,194	71.48	-.2	-2.4	+1.8	+1.4
La.	2,725	220,443	80.90	-.6	-1.5	-3.1	-4.0
Maine 4/	287	24,537	85.49	-2.4	-2.5	-14.1	-12.8
Md. 4/	391	33,069	84.58	-2.0	-2.6	-.5	+4.2
Mass.	2,259	298,563	132.17	+1.2	-6.8	-1.1	-4.2
Mich.	1,659	164,298	99.03	+.1	+14.5	-.5	+8.9
Minn.	1,065	124,822	117.20	+.7	+5.0	-.9	+11.7
Miss.	2,572	117,830	45.81	-.3	+1.0	-7.5	-6.1
Mo. 2/	4,339	325,425	75.00	+.1	+.1	-5.0	-5.0
Mont.	236	17,732	75.14	+.4	-3.2	-6.0	-13.3
Neb.	612	68,227	111.48	-1.6	+6.5	-4.4	+.2
Nev.	154	15,823	102.75	-6.7	-4.1	-3.8	-16.7
N. H.	257	27,613	107.44	-.4	-1.8	+.4	+1.2
N. J.	921	82,532	89.61	+.2	+1.3	-4.0	(7/)
N. Mex. 4/	346	33,481	96.77	+.9	+.8	-.3	+6.4
N. Y. 4/	3,155	403,240	127.81	-.2	+1.4	-.5	+13.9
N. C.	4,909	338,250	68.90	-.5	-3.8	-2.9	+.4
N. Dak. 4/	78	6,749	86.53	(6/)	(6/)	(6/)	(6/)
Ohio	3,237	270,518	83.57	-.1	-2.7	-3.1	-2.9
Okla. 4/	1,631	201,112	123.31	+.6	+.5	-2.5	-1.1
Oreg.	518	49,155	94.89	+8.6	+2.0	+21.9	+29.3
Pa. 2/	17,488	1,356,907	77.59	(7/)	+.4	-2.0	+2.4
P. R. 4/	1,352	11,768	8.70	-.8	-2.3	-7.7	-3.5
R. I. 4/	106	10,033	94.65	-.9	-3.6	+6.0	+9.1
S. C.	1,868	112,799	60.38	+.1	-.2	+4.1	+4.7
S. Dak.	112	8,194	73.16	0	+3.5	-8.2	-3.1
Tenn.	2,054	120,833	58.83	(7/)	-.5	-5.2	+6.1
Tex.	4,632	323,235	69.78	-.3	-.3	-3.4	-3.0
Utah	165	14,126	85.61	-1.2	+5.1	-2.4	-2.8
Vt. 4/	124	9,068	73.13	+3.3	+4.9	+8.8	+13.6
V. I. 8/	10	359	(6/)	---	---	---	---
Va.	1,136	82,444	72.57	+.4	+2.5	-.3	+3.7
Wash.	664	53,890	81.16	-2.2	-20.4	-.4	-6.6
W. Va.	775	44,253	57.10	+.3	+.4	-4.2	+14.9
Wis.	785	78,309	99.76	+.5	-5.7	-1.9	-6.3
Wyo.	55	5,383	97.87	(6/)	(6/)	(6/)	(6/)

1/ All data subject to revision. 2/ Data include recipients of payments made without Federal participation and payments to these recipients as follows: California, $11,630 to 71 recipients; Missouri, $54,931 to 726 recipients; and Pennsylvania, $971,521 to 12,832 recipients. 3/ Decrease of less than 0.05 percent. 4/ Represents aid to the blind under program for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged. 5/ Data for June; later data not received. 6/ Average payment not computed on base of fewer than 50 recipients; percentage change on fewer than 100 recipients. 7/ Increase of less than 0.05 percent. 8/ Data for July; August data not received.

Table 6. Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, August 1965 1/

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from--			
		Total amount	Average	July 1965 in--		August 1964 in--	
				Number	Amount	Number	Amount
Total.....	563,113	$48,162,941	$85.53	+0.7	+3.2	+10.1	+20.8
Ala.....	14,991	706,277	47.11	+.2	+.6	+2.2	+4.3
Alaska 2/.....	220	24,263	110.29	0	+1.5	+22.2	-11.2
Ariz.....	3,834	258,437	67.41	+1.7	+1.8	+25.1	+24.9
Ark.....	9,720	612,188	62.98	+.4	+3.3	+4.8	+11.0
Calif.....	76,512	9,124,250	119.25	+2.4	+7.1	+48.9	+58.8
Colo.....	6,176	479,542	77.65	+.5	+.3	-38.2	+1.3
Conn.....	8,637	675,452	78.20	+2.3	+16.9	+19.2	+22.9
Del.....	443	33,888	76.50	-1.8	-1.5	+4.2	+7.4
Dist. of Col...	3,419	284,412	83.19	+1.4	+.6	+8.6	+14.8
Fla. 2/.....	17,900	1,211,193	67.66	+.9	+3.9	+6.6	+1.1
Ga.....	27,087	1,655,005	61.10	+.1	+.5	+2.4	+7.0
Guam 3/.....	45	1,399	(4/)	---	---	---	---
Hawaii 2/.....	1,253	178,350	142.34	+8.9	+38.9	+34.0	+54.9
Idaho.....	3,101	181,227	58.44	+.4	+.8	+7.5	+10.1
Ill. 2/.....	30,409	3,079,602	101.27	+.7	+.5	+7.5	+17.1
Ind.....	1,675	207,391	123.82	+1.8	+5.9	+35.6	+51.9
Iowa.....	1,318	113,663	86.24	+1.9	+2.2	+11.9	+17.1
Kans. 2/.....	5,119	617,781	120.68	-.3	+9.5	+9.1	+21.5
Ky.2/.....	11,640	906,149	77.85	+.1	+.1	+14.9	+20.3
La.....	19,804	1,165,628	58.86	+.3	+.3	+3.9	+5.0
Maine 2/.....	2,282	206,645	90.55	+.7	+.9	+1.6	+4.6
Md. 2/.....	8,065	740,828	91.86	+.3	+1.0	+7.3	+26.5
Mass.....	13,329	1,989,704	149.28	+.6	+3.6	+10.2	+17.3
Mich.....	12,977	1,420,314	109.45	+4.1	+14.9	+60.8	+59.0
Minn.....	4,042	377,341	93.36	+2.3	+28.7	+14.7	+75.5
Miss.....	19,346	847,386	43.80	+.9	+.8	+8.3	+9.2
Mo.....	15,490	1,125,426	72.66	+.3	-.8	+5.3	+7.6
Mont.....	1,542	100,073	64.90	+.7	-6.2	+18.9	-1.5
Nebr.....	2,779	274,796	98.88	+1.5	+.4	+11.5	+18.5
N. H.....	632	73,178	115.79	+1.3	+1.0	+9.2	+12.1
N. J.....	8,908	899,217	100.94	+.5	+.5	+4.1	+9.2
N. Mex. 2/.....	3,931	365,121	92.88	+.6	+.3	+5.2	-11.5
N. Y..2/.....	36,428	5,314,596	145.89	+.3	+7.7	+3.8	+17.1
N. C.....	22,708	1,727,668	76.08	+.4	+11.3	+3.8	+12.1
N. Dak. 2/.....	1,671	153,056	91.60	-5.9	-47.6	+11.2	-6.6
Ohio.....	19,936	1,679,759	84.26	+.2	+3.5	+4.4	+19.5
Okla. 2/.....	14,979	1,695,069	113.16	+1.2	+1.3	+12.8	+15.3
Oreg.....	8,298	600,958	72.42	+.4	-.7	+7.7	+16.4
Pa.....	21,204	1,680,785	79.27	+.8	+.8	+6.5	+16.8
P. R. 2/.....	20,504	179,323	8.75	-.3	-.8	-3.0	-1.5
R. I. 2/.....	2,941	286,248	97.33	+1.0	+.9	+6.8	+9.5
S. C.....	9,127	485,881	53.24	+.6	+5.0	+4.7	+8.1
S. Dak.....	1,113	81,539	73.26	-.3	+25.4	+2.0	+5.8
Tenn.....	13,747	799,131	58.13	+.8	+3.3	+8.2	+24.6
Tex.....	10,060	576,198	57.28	+.5	+.7	+5.9	+6.0
Utah.....	4,944	386,622	78.20	-.2	+13.7	+2.2	+12.7
Vt. 2/.....	1,292	107,838	83.47	+.5	+3.1	+17.3	+21.1
V. I. 5/.....	55	2,128	38.69	---	---	---	---
Va.....	6,875	488,744	71.09	-.4	+2.8	+1.7	+8.2
Wash.....	17,627	848,364	48.13	-4.5	-33.1	-2.5	-14.0
W. Va.....	5,784	307,946	53.24	-.1	-.1	-3.6	+1.7
Wis.....	6,489	767,641	118.30	+1.2	+1.2	+8.5	+11.2
Wyo.....	705	57,321	81.31	0	-7.5	+13.3	+21.7

1/ All data subject to revision. 2/ Represents aid to the permanently and totally disabled under program for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged. 3/ Data for June; later data not received. 4/ Average payment not computed on fewer than 50 recipients. 5/ July data; August data not received.

Table 7. Aid to families with dependent children: Recipients and payments to recipients, by State, August 1965 1/

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from--			
		Total 2/	Children	Total amount	Average per--		July 1965 in--		August 1964 in--	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total 3/ 4/.	1,053,899	4,388,290	3,296,637	$150,496,032	$142.80	$34.29	+0.3	+1.1	+5.1	+10.4
Alabama 3/.....	17,807	72,784	57,616	859,460	48.27	11.81	-.6	-.6	-12.3	-11.2
Alaska 3/.....	1,262	4,657	3,571	165,835	131.41	35.61	-.5	(5/)	+1.8	+4.0
Arizona 3/.....	9,349	40,349	30,479	1,158,952	123.97	28.72	+.4	+.5	-.1	-1.5
Arkansas.....	7,344	30,823	23,254	505,130	68.78	16.39	-.2	-1.2	+7.0	+3.8
California 3/4/..	138,159	569,374	418,415	24,900,822	180.23	43.73	+2.8	+2.3	+18.5	+19.3
Colorado.....	11,362	44,193	34,290	1,709,762	150.48	38.69	+.3	+.6	+8.1	+19.3
Connecticut 4/...	14,288	57,348	42,085	2,508,367	175.56	43.74	+1.5	+1.5	+.1	-4.0
Delaware 4/.....	2,564	11,360	8,682	296,529	115.65	26.10	-.2	-8.9	+13.9	-1.4
Dist. of Col.....	4,586	21,868	17,618	717,121	156.37	32.79	+1.7	+2.0	+13.4	+13.6
Florida.....	28,119	108,787	87,017	1,716,410	61.04	15.78	+.9	+1.6	+4.2	+2.4
Georgia.....	18,501	74,296	57,094	1,665,983	90.05	22.42	-.2	+1.0	+13.9	+15.5
Guam 6/.....	135	764	652	11,633	86.17	15.23	---	---	---	---
Hawaii 4/.....	3,179	13,721	10,178	668,242	210.21	48.70	+1.4	+19.7	+1.7	+28.2
Idaho.....	2,550	9,748	7,121	384,489	150.78	39.44	-1.4	-.9	+2.8	+6.6
Illinois 3/4/....	55,409	260,142	201,513	11,857,203	213.99	45.58	-.2	+1.7	+.4	+3.9
Indiana 3/.....	11,902	48,896	36,672	1,418,908	119.22	29.02	-.1	-1.4	+1.6	+2.2
Iowa.....	11,371	45,641	33,229	1,749,331	153.84	38.33	+.5	+.3	+8.4	+9.4
Kansas 3/4/.....	8,774	37,259	28,735	1,503,684	171.38	40.36	-1.0	+5.9	+10.7	+16.2
Kentucky 3/.....	21,411	83,918	60,367	2,110,677	98.58	25.15	(7/)	+.3	+6.8	+8.0
Louisiana 3/.....	24,141	105,673	80,314	2,451,698	101.56	23.20	+.8	+.3	+3.1	+3.7
Maine.....	4,971	18,216	13,411	526,477	105.91	28.90	-1.6	-1.4	-5.4	-5.4
Maryland 3/4/....	20,502	86,151	66,502	3,083,555	150.40	35.79	+.7	+1.3	+19.1	+28.7
Massachusetts 4/.	26,430	100,043	75,093	4,787,567	181.14	47.86	+.7	+1.8	+9.8	+12.3
Michigan 3/4/....	38,668	157,024	116,686	5,734,925	148.31	36.52	-1.3	+1.5	-1.6	+2.6
Minnesota 3/.....	14,471	52,995	41,248	2,777,516	191.94	52.41	-.2	+4.0	+9.7	+18.2
Mississippi.....	20,576	82,958	66,603	761,784	37.02	9.18	-.5	-.2	-.1	-7.0
Missouri 3/.....	26,120	107,519	82,440	2,622,315	100.39	24.39	-1.0	-.7	+1.4	+2.2
Montana.....	1,929	7,848	6,110	282,785	146.60	36.03	+1.4	+.7	+10.1	+13.1
Nebraska.....	4,248	17,363	13,343	543,586	127.96	31.31	+.2	+.1	+14.7	+17.4
Nevada.....	1,277	5,245	4,139	164,322	128.68	31.33	-.3	-1.3	+11.1	+11.2
New Hampshire....	1,116	4,603	3,430	207,046	185.53	44.98	+.4	+2.0	+10.1	+16.7
New Jersey.....	27,922	110,908	84,139	5,563,127	199.24	50.16	+.5	+.1	+9.4	+13.2
New Mexico 3/....	7,219	30,055	23,025	974,516	134.99	32.42	+.5	+.6	-5.2	-10.1
New York 4/.....	127,590	544,003	399,886	26,313,364	206.23	48.37	+.9	+2.6	+10.7	+19.5
North Carolina 3/	25,721	106,335	79,548	2,677,522	104.10	25.18	-.9	+1.4	-.1	+3.8
North Dakota.....	2,010	8,084	6,164	337,020	167.67	41.69	-3.8	-18.2	+9.9	+8.2
Ohio 4/.....	45,333	192,266	143,229	6,247,732	137.82	32.50	+.3	+.4	+13.5	+18.6
Oklahoma 3/4/....	18,692	74,428	55,448	2,592,682	138.71	34.83	+.2	+.1	+2.0	+2.3
Oregon 3/4/.....	8,129	31,557	23,234	1,322,847	162.73	41.92	+1.1	+8.5	+16.2	+19.2
Pennsylvania 4/..	65,812	288,481	208,731	8,900,007	135.23	30.85	+.7	-1.6	-6.7	-3.4
Puerto Rico.....	47,930	194,115	155,160	794,728	16.58	4.09	-.7	-.7	-4.9	-5.4
Rhode Island 4/..	5,940	23,703	17,563	1,010,386	170.18	42.65	+.5	+1.1	+1.4	+3.1
South Carolina...	6,978	27,669	22,286	433,682	62.15	15.67	-1.2	+.5	-7.3	-6.5
South Dakota.....	3,098	11,550	8,687	376,406	121.50	32.59	-.6	-.3	+11.7	+13.6
Tennessee 3/.....	19,458	78,174	59,657	1,912,710	98.30	24.47	+.5	+1.1	+2.4	+25.8
Texas.....	20,263	92,068	69,586	1,724,398	85.10	18.73	-.1	-.1	+6.6	+10.0
Utah 3/4/.....	5,436	22,893	16,248	836,928	153.96	36.56	+.5	+10.9	+15.2	+22.1
Vermont.....	1,450	5,491	4,033	163,469	112.74	29.77	-1.2	-.9	+2.1	+2.3
Virgin Islands 8/	292	1,075	911	21,182	72.54	19.70	---	---	---	---
Virginia 3/.....	10,718	45,695	35,253	1,149,939	107.29	25.17	+.1	+.5	+2.7	+7.3
Washington 3/4/..	15,725	61,468	44,193	2,176,142	138.39	35.40	-11.7	-13.9	-.4	+1.6
West Virginia 3/4/	23,437	108,534	75,586	2,894,539	123.50	26.67	-1.3	-1.3	-5.9	-5.4
Wisconsin 3/.....	11,220	44,314	33,191	2,074,923	184.93	46.82	-.4	(5/)	-.4	+1.8
Wyoming.....	1,005	3,858	2,972	145,169	144.45	37.63	+2.2	+.4	+17.2	+16.5

1/ All data subject to revision. 2/ Includes as recipients the children and 1 or both parents or 1 caretaker relative other than a parent in families in which the requirements of such adults were considered in determining the amount of assistance. 3/ Includes data on foster-family care; see table 10. 4/ Includes data on unemployed-parent segment; see table 8. 5/ Decrease of less than 0.05 percent. 6/ Data for June; later data not received. 7/ Increase of less than 0.05 percent. 8/ Data for July; August data not received.

Table 8. Aid to families with dependent children, unemployed-parent segment: Recipients and payments to recipients, August 1965 1/

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from--			
		Total 2/	Children	Total	Average per--		July 1965 in--		August 1964 in--	
					Family	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total.....	60,695	352,497	238,050	$11,357,971	$187.13	$32.22	-1.3	+0.3	-1.6	+3.6
California.....	13,864	80,787	55,235	2,876,213	207.46	35.60	+4.8	+7.4	+47.6	+53.4
Connecticut.....	1,454	8,477	5,658	218,096	150.00	25.73	+2.6	-7.2	-24.6	-38.6
Delaware.....	190	1,078	726	32,647	171.83	30.28	-7.7	-8.0	-58.2	-27.9
Hawaii.....	260	1,632	1,116	68,735	264.37	42.12	-1.6	+15.5	-11.9	+23.2
Illinois.....	5,067	32,795	22,887	1,368,659	270.11	41.73	-3.3	-.4	-22.1	-20.6
Kansas.....	340	2,130	1,464	77,028	226.55	36.16	-5.2	+.6	+6.1	+35.1
Maryland.....	343	2,029	1,355	61,060	178.02	30.09	+8.3	+9.0	-10.2	-3.6
Massachusetts....	676	3,779	2,549	148,810	220.13	39.38	+2.9	-6.7	+9.2	+19.5
Michigan.....	2,379	15,006	10,370	483,461	203.22	32.22	-6.6	-13.0	-36.9	-32.4
New York.....	14,014	80,209	54,341	2,720,958	194.16	33.92	-1.7	+1.1	-.7	+7.7
Ohio.....	4,491	25,939	17,526	802,403	178.67	30.93	-.5	+3.2	+122.9	+139.1
Oklahoma.....	27	156	104	4,469	(3/)	(3/)	+13.9	+23.5	(3/)	(3/)
Oregon.....	707	3,883	2,686	144,680	204.64	37.26	-6.9	+8.5	+48.4	+45.9
Pennsylvania.....	5,368	30,513	20,197	626,215	116.66	20.52	-1.1	-7.2	-34.0	-39.9
Rhode Island.....	359	2,129	1,431	74,231	206.77	34.87	+.1	+4.3	-27.8	-31.6
Utah.....	947	5,257	3,469	121,021	127.79	23.02	-.4	+11.5	+22.7	+24.2
Washington.....	1,409	7,602	4,850	198,602	140.95	26.12	-28.3	-26.1	-15.6	-8.3
West Virginia....	8,800	49,096	32,086	1,330,683	151.21	27.10	-2.8	-2.8	-13.1	-12.4

1/ Data for this segment of the program, shown separately here, are included in data for the total program. All data subject to revision. 2/ Includes as recipients the children and 1 or both parents or 1 caretaker relative other than a parent in families in which the requirements of such adults were considered in determining the amount of assistance. 3/ Average payment not computed on base of fewer than 50 families; percentage change on fewer than 100 recipients.

Table 9. Aid to families with dependent children: Recipients and money payments to recipients under community work and training programs, by State, August 1965 1/

State	Number of families with an adult on work and training programs	Number of recipients				Money payments to recipients			
		Total 2/	Adults		Children	Total	For work performed on work and training programs	Average per family	
			On work and training programs	Other				Total	For work performed on work and training programs
Total.....	21,218	112,952	21,221	17,790	73,941	$3,961,633	$2,688,221	$186.71	$126.70
California.....	5,769	25,479	5,769	3,988	15,722	1,430,263	470,805	247.92	81.61
Illinois.....	1,768	11,026	1,771	1,544	7,711	371,731	303,926	210.26	171.90
Kansas.....	86	497	86	75	336	24,313	10,305	282.71	119.83
Maryland.....	114	717	114	109	494	22,109	12,210	193.94	107.11
Michigan.....	516	3,200	516	480	2,204	125,865	35,818	243.92	69.41
Ohio.....	3,001	17,327	3,001	2,547	11,779	654,983	575,639	218.25	191.82
Oklahoma.....	294	695	294	2	399	36,384	31,919	123.76	108.57
Oregon.....	70	332	70	35	227	15,536	4,325	221.94	61.79
Pennsylvania.....	595	3,473	595	595	2,283	105,180	73,680	176.77	123.83
Washington.....	205	1,110	205	205	700	31,800	26,125	155.12	127.44
West Virginia.....	8,800	49,096	8,800	8,210	32,086	1,143,469	1,143,469	129.94	129.94

1/ Represents data for community work and training programs under plans for such programs submitted under Section 409 of Social Security Act. 2/ Includes as recipients the children and 1 or both parents or 1 caretaker relative other than a parent in families in which the requirements of such adults were considered in determining the amount of assistance.

Table 10. Aid to families with dependent children receiving foster care: Recipients and payments for foster care, by State, August 1965 1/

State	Number of				Payments for foster care			
	Children receiving foster care			Families from which children were removed	Total amount	Average per child	In foster homes	In institutions
	Total	In foster homes	In institutions					
Total.....	6,912	2/ 5,337	2/ 286	2,848	$586,884	$84.91	2/$361,080	2/ $47,041
Ala.....	4	4	0	2	164	(3/)	164	0
Alaska.....	96	96	0	29	9,573	99.72	9,573	0
Ariz.....	203	203	0	78	9,838	48.46	9,838	0
Calif.....	1,352	1,218	134	659	134,285	99.32	104,768	29,517
Ill.....	1,289	(2/)	(2/)	514	178,763	138.68	(2/)	(2/)
Ind.....	157	157	0	50	6,105	38.89	6,105	0
Kans.....	99	94	5	43	9,881	99.81	9,333	548
Ky.....	29	29	0	11	2,030	(3/)	2,030	0
La.....	597	559	38	251	41,932	70.24	37,509	4,423
Md.....	759	722	37	246	57,465	75.71	53,943	3,522
Mich.....	55	49	6	19	3,790	68.91	3,340	450
Minn.....	189	160	29	94	17,881	94.61	11,484	6,397
Mo.....	71	71	0	22	2,272	32.00	2,272	0
N. Mex.....	65	65	0	14	3,724	57.29	3,724	0
N. C.....	(4/)	(4/)	(4/)	(4/)	(4/)	(4/)	(4/)	(4/)
Okla.....	338	338	0	138	14,620	43.25	14,620	0
Oreg.....	106	106	0	48	7,677	72.42	7,677	0
Tenn.....	266	234	32	88	17,425	65.51	15,548	1,877
Utah.....	290	290	0	139	16,258	56.06	16,258	0
Va.....	57	57	0	19	2,455	43.07	2,455	0
Wash.....	654	654	0	293	36,196	55.35	36,196	0
W. Va.....	85	80	5	31	5,325	62.65	5,018	307
Wisc.....	151	151	0	60	9,225	61.09	9,225	0

1/ Data for this segment of the program, shown separately here, are included in data for the total program. All data subject to revision. 2/ Excludes Illinois; breakdown not available. 3/ Average payment not computed on base of fewer than 50 children. 4/ Program in operation but no payments made in August 1965.

Table 11. General assistance: Recipients and payments to recipients, by State, August 1965 1/

(Excludes vendor payments for medical care and cases receiving only such payments)

State	Number of--		Payments to recipients			Percentage change from--			
				Average per--		July 1965 in--		August 1964 in--	
	Cases	Recipients	Total amount	Case	Recipient	Number of recipients	Amount	Number of recipients	Amount
Total 2/	313,000	662,000	$20,228,000	$64.62	$30.58	+3.0	+0.2	-7.2	-3.4
Ala.	82	82	1,028	12.54	12.54	(3/)	(3/)	(3/)	(3/)
Alaska	154	531	7,850	50.97	14.78	+55.7	+12.5	+135.0	-14.8
Ariz.	2,046	4,908	110,930	54.22	22.60	+16.3	+6.1	+4.1	+5.6
Ark.	349	1,317	5,442	15.59	4.13	+10.4	+2.2	-10.9	-3.6
Calif.	18,868	31,243	1,113,708	59.03	35.65	-1.8	-.4	-26.1	-23.9
Colo.	1,032	3,552	49,495	47.96	13.93	-3.2	-7.1	-16.5	-3.1
Conn.	4/ 4,991	4/ 13,143	4/ 337,108	67.54	25.65	+5.7	+2.2	+32.5	+25.5
Del.	1,408	2,615	75,751	53.80	28.97	-.6	-1.6	-2.2	-1.6
Dist. of Col.	784	839	60,705	77.43	72.35	+1.5	+.6	+11.1	+16.5
Fla. 5/	8,200	(6/)	248,000	---	---	---	---	---	---
Ga.	2,392	5,618	76,673	32.05	13.65	+7.4	+9.5	+2.0	+11.2
Guam 7/	28	28	1,207	(3/)	(3/)	---	---	---	---
Hawaii	964	1,248	85,646	88.84	68.63	+1.1	+3.2	-9.1	+12.6
Ill.	24,558	51,012	1,882,222	76.64	36.90	-4.9	-6.0	-12.9	-15.5
Iowa 5/	3,500	7,900	131,000	---	---	---	---	---	---
Kans.	2,866	6,607	193,349	67.46	29.26	+2.4	+3.1	-4.8	+5.0
Ky.	1,203	3,821	47,235	39.26	12.36	-6.0	+8.2	-2.7	-4.9
La.	8,006	8,790	416,622	52.04	47.40	-.9	-.9	-2.3	-3.4
Maine	2,328	7,484	105,703	45.41	14.12	-7.0	-3.4	+2.6	+12.0
Md.	7,648	8,562	584,698	76.45	68.29	-.4	+.9	+17.2	+24.6
Mass.	7,492	15,039	525,735	70.17	34.96	+1.0	-1.8	-5.7	+1.5
Mich.	18,357	51,624	1,406,024	76.59	27.24	+.6	+1.5	-17.9	-15.3
Minn.	7,540	20,372	604,576	80.18	29.68	-4.9	-2.0	-15.4	-17.9
Miss.	1,233	1,528	19,802	16.06	12.96	-3.5	-2.9	-12.4	-1.1
Mo.	9,698	12,488	636,761	65.66	50.99	+1.1	-.9	+1.6	+1.7
Mont.	1,000	2,963	53,789	53.79	18.15	+8.9	+19.2	-25.4	-4.5
Nev.	372	733	19,027	51.15	25.96	+21.8	+2.2	+31.4	-.7
N. H.	708	2,380	43,084	60.85	18.10	-11.9	-5.5	-18.7	-16.2
N. J. 8/	9,187	29,009	1,096,954	119.40	37.81	+.5	+2.5	+.5	+3.4
N. Mex.	267	528	11,697	43.81	22.15	-.9	-1.1	-26.6	-35.8
N. Y. 9/	50,749	108,785	4,335,538	85.43	39.85	-.5	+.5	+13.8	+18.6
N. C.	1,528	4,398	43,481	28.46	9.89	+8.3	+17.3	-2.2	+8.0
N. Dak.	281	1,091	15,589	55.48	14.29	+5.7	+3.3	+1.8	+1.2
Ohio	33,369	96,348	1,793,117	53.74	18.61	+29.8	+10.6	-13.3	-11.7
Okla.	7,375	(6/)	95,119	12.90	---	---	+10.9	---	-3.0
Oreg.	4,241	(6/)	215,573	50.83	---	---	-9.0	---	+17.7
Pa.	33,516	40,568	2,173,136	64.84	53.57	-1.3	-1.0	-8.1	-6.4
P. R.	1,038	1,038	8,929	8.60	8.60	+83.4	+71.5	-17.2	-15.1
R. I.	2,959	7,188	171,608	58.00	23.87	-11.2	-21.4	+8.0	-1.0
S. C.	1,103	1,299	38,623	35.02	29.73	-2.6	-1.1	-15.3	-8.6
S. Dak.	331	1,139	11,374	34.36	9.99	-12.0	-5.7	-1.0	+7.8
Tenn.	1,830	2,951	48,854	26.70	16.56	+5.2	+2.4	-25.3	+29.4
Tex. 10/	8,500	(6/)	240,000	---	---	---	---	---	---
Utah	716	994	45,662	63.77	45.94	-7.4	+8.1	-73.3	-55.1
Vt. 10/	1,000	(6/)	25,000	---	---	---	---	---	---
V. I. 11/	199	210	7,548	37.93	35.94	---	---	---	---
Va.	2,766	6,581	136,381	49.31	20.72	+7.3	+3.3	+14.7	+21.4
Wash.	7,258	11,142	516,700	71.19	46.37	-9.4	-7.4	-9.5	+4.7
W. Va.	1,732	2,641	62,257	35.95	23.57	-6.2	-3.6	-.2	+10.0
Wis.	5,968	18,202	509,383	85.35	27.98	+5.7	+2.0	-16.8	-21.7
Wyo.	329	1,177	22,499	68.39	19.12	+13.5	+11.1	+18.9	+10.7

1/ All data subject to revision. 2/ Partly estimated; does not represent sum of State figures because totals exclude for New Jersey an estimated number of cases and persons receiving only medical care, hospitalization, and/or burial and payments for such services; recipient count also includes an estimate for States not reporting such data. Excludes Idaho, Indiana, and Nebraska; data not available. 3/ Average payment not computed on base of fewer than 50 recipients; percentage change on fewer than 100 recipients. 4/ About 12 percent of this total is estimated. 5/ Partly estimated. 6/ Data not available. 7/ Data for June; later data not received. 8/ Includes an unknown number of cases and persons receiving only medical care, hospitalization, and/or burial, and total payments for such services. 9/ Includes and unknown number of cases and persons receiving only medical care. 10/ Estimated on basis of reports from sample of local jurisdictions. 11/ Data for July; August data not received.

Table 12. Amount of vendor payments for medical care for recipients of public assistance, by program and State, August 1965 1/

State	Old-age assistance	Medical assistance for the aged	Aid to the blind	Aid to the permanently and totally disabled	Aid to families with dependent children	General assistance 1/
Total.....	$38,126,841	$50,326,713	$1,043,884	$12,622,952	$14,328,914	$9,731,000
Ala.....	1,205,056	72,910	4,554	76,649	903	---
Alaska 2/.....	23,667	(3/)	---	8,631	213	93,437
Ariz.....	76,368	(3/)	---	---	---	---
Ark.....	832,773	200,687	19,358	236,775	43,075	33,088
Calif.....	3,854,549	9,729,918	201,117	1,534,275	1,547,876	---
Colo.....	660,905	4/ 1,040,557	4,455	92,999	144,498	48,638
Conn.....	133,525	1,360,674	14,232	296,869	342,405	---
Del.....	19,977	17,787	1,631	---	---	---
Dist. of Col.....	51,039	235,137	506	38,370	2,220	291
Fla. 2/.....	1,089,638	361,042	16,014	205,042	59,264	---
Ga.....	1,073,475	(3/)	14,246	178,260	19,267	---
Guam 5/.....	---	10,824	---	---	75	---
Hawaii 2/.....	21,220	159,360	1,975	93,445	75,207	25,634
Idaho.....	64,154	352,115	95	24,600	---	---
Ill. 2/.....	2,710,142	749,447	80,648	1,039,700	1,758,493	854,419
Ind.....	956,941	98,286	36,705	124,993	254,675	---
Iowa.....	1,020,043	804,258	11,439	---	172,351	6/ 255,000
Kans. 2/.....	534,898	4/ 465,009	9,422	150,302	266,767	149,069
Ky. 2/.....	897,000	483,413	20,648	182,760	284,046	---
La.....	2,375,028	87,236	6,415	113,679	32,399	5,544
Maine 2/.....	334,800	96,795	3,588	46,781	24,855	86,962
Md. 2/.....	456,202	7/ 522,839	7,737	218,191	---	4,530
Mass.....	1,116,267	4/ 5,442,658	7,221	1,095,678	612,944	227,372
Mich.....	949,974	2,448,493	30,832	316,479	327,065	538,600
Minn.....	1,139,095	4/ 2,973,457	53,231	141,777	465,952	621,498
Miss.....	142,272	(3/)	2,560	---	---	---
Mo.....	1,073,006	(3/)	---	75,142	62,248	21,874
Mont.....	52,056	129,561	263	1,066	615	328,102
Nebr.....	729,132	4/ 172,311	34,107	146,541	59,555	---
Nev.....	19,855	864	1,124	(3/)	10,510	163,811
N. H.....	104,756	88,573	5,058	22,773	37,775	---
N. J.....	343,448	4/ 1,165,354	11,034	255,563	311,438	239,952
N. Mex. 2/.....	227,115	(3/)	7,959	90,552	90,186	5,525
N. Y. 2/.....	1,467,736	4/ 12,632,852	136,755	2,657,950	3,629,437	345,913
N. C.....	406,315	318,365	12,927	372,912	242,721	94,511
N. Dak. 2/.....	57,740	4/ 138,861	1,196	40,299	27,150	17,939
Ohio.....	1,642,185	(3/)	44,795	374,577	754,044	1,221,616
Okla. 2/.....	1,720,875	152,870	34,169	310,290	186,310	---
Oreg.....	175,210	621,070	8,834	202,663	119,055	78,569
Pa.....	757,943	2,945,390	102,221	465,080	1,104,804	1,357,694
P. R. 2/.....	37,528	102,599	219	1,526	---	---
R. I. 2/.....	101,563	542,492	1,935	58,643	144,825	75,747
S. C.....	314,924	130,980	11,283	72,945	11,489	14,191
S. Dak.....	111,197	73,315	---	---	---	115,367
Tenn.....	545,670	323,782	2,054	34,368	47,692	---
Tex.....	3,222,834	(3/)	---	---	---	---
Utah.....	93,845	332,255	4,593	180,382	151,752	5,170
Vt. 2/.....	213,497	35,918	1,493	29,873	---	---
V. I 7/.....	1,341	459	2	55	146	205
Va.....	278,968	235,737	13,562	97,108	46,377	22,801
Wash.....	224,339	1,379,326	8,155	304,349	113,698	31,822
W. Va.....	207,373	300,673	11,505	74,479	397,447	16,093
Wis.....	2,223,001	774,930	38,801	528,261	337,722	212,656
Wyo.....	34,381	15,274	1,211	9,300	7,368	41,419

1/ Data incomplete. Some States do not report these data and for some the data represent only partial reporting. The total includes an estimated amount for these States. 2/ Except for aid to families with dependent children and general assistance, data represent payments for recipients of the specified type of assistance under program for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged. 3/ No program in operation. 4/ Includes money payments not subject to Federal participation as follows: $6,366 in Colorado $12,624 in Kansas, $98,091 in Massachusetts, $35,572 in Minnesota, $618 in Nebraska, $7,878 in New Jersey, $50,010 in New York, and $2,999 in North Dakota. 5/ Data for June; later data not received. 6/ Partly estimated. 7/ Data for July; August data not received.

Table 13. Average payment per recipient for all assistance, for money payments, and for vendor payments for medical care, by program and State, August 1965 1/

State	Old-age assistance			Medical assistance for the aged	Aid to the blind			Aid to the permanently and totally disabled			Aid to families with dependent children (per recipient)		
	All assistance	Money payments to recipients	Vendor payments for medical care		All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care	All assistance	Money payments to recipients	Vendor payments for medical care
Total.....	$80.13	$62.35	$17.78	$190.14	$87.06	$76.08	$10.97	$85.53	$63.11	$22.42	$34.29	$31.03	$3.27
Ala.....	67.76	57.06	10.70	310.26	69.07	66.63	2.44	47.11	42.00	5.11	11.81	11.80	.01
Alaska 2/.....	88.28	71.10	17.17	(3/)	81.86	81.86	---	110.29	71.05	39.23	35.61	35.56	.05
Ariz.....	63.64	57.91	5.74	(3/)	71.63	71.63	---	67.41	67.41	---	28.72	28.72	---
Ark.....	64.39	50.52	13.87	65.01	70.10	60.09	10.01	62.98	38.62	24.36	16.39	14.99	1.40
Calif.....	110.16	96.18	13.98	293.26	136.43	120.26	16.17	119.25	99.20	20.05	43.73	41.02	2.72
Colo.....	96.23	80.93	15.30	203.39	87.30	69.04	18.26	77.65	62.59	15.06	38.69	35.42	3.27
Conn.....	82.61	61.95	20.67	192.70	110.72	64.51	46.21	78.20	43.83	34.37	43.74	37.77	5.97
Del.....	66.31	52.44	13.87	121.83	85.76	80.67	5.10	76.50	76.50	---	26.10	26.10	---
Dist. of Col.....	85.32	63.73	21.59	304.19	77.84	75.28	2.56	83.19	71.96	11.22	32.79	32.69	.10
Fla. 2/.....	63.89	49.25	14.64	341.25	66.79	60.61	6.18	67.66	56.21	11.45	15.78	15.23	.54
Ga.....	58.65	47.07	11.58	(3/)	60.42	55.98	4.44	61.10	54.52	6.58	22.42	22.16	.26
Guam 4/.....	74.78	74.78	---	212.24	(5/)	(5/)	---	(5/)	(5/)	---	15.23	15.13	.10
Hawaii 2/.....	90.10	73.51	16.59	312.47	118.19	88.72	29.48	142.34	67.76	74.58	48.70	43.22	5.48
Idaho.....	78.39	62.84	15.55	137.28	71.83	71.11	.72	58.44	50.51	7.93	39.44	39.44	---
Ill. 2/.....	95.08	45.36	49.73	431.21	95.85	61.90	33.96	101.27	67.08	34.19	45.58	38.82	6.76
Ind.....	87.18	44.43	42.76	160.86	84.03	62.93	21.09	123.82	49.19	74.62	29.02	23.81	5.21
Iowa.....	95.71	57.29	38.42	118.96	102.57	92.40	10.17	86.24	86.24	---	38.33	34.55	3.78
Kans. 2/.....	96.93	71.35	25.57	149.47	99.12	79.93	19.19	120.68	91.32	29.36	40.36	33.20	7.16
Ky. 2/.....	64.62	49.52	15.11	37.88	71.48	63.20	8.28	77.85	62.15	15.70	25.15	21.77	3.38
La.....	85.00	66.93	18.08	152.78	80.90	78.54	2.35	58.86	53.12	5.74	23.20	22.89	.31
Maine 2/.....	83.32	52.33	30.99	252.07	85.49	72.99	12.50	90.55	70.05	20.50	28.90	27.54	1.36
Md. 2/.....	89.67	44.74	44.93	6/ 45.71	84.58	64.79	19.79	91.86	64.80	27.05	35.79	35.79	---
Mass.....	91.40	69.71	21.69	175.98	132.17	128.97	3.20	149.28	67.07	82.20	47.86	41.73	6.13
Mich.....	100.81	81.22	19.59	387.79	99.03	80.45	18.58	109.45	85.06	24.39	36.52	34.44	2.08
Minn.....	91.99	55.57	36.41	205.43	117.20	67.22	49.98	93.36	58.28	35.08	52.41	43.62	8.79
Miss.....	39.44	37.50	1.94	(3/)	45.81	44.82	1.00	43.80	43.80	---	9.18	9.18	---
Mo.....	68.63	58.00	10.63	(3/)	75.00	75.00	---	72.66	67.80	4.85	24.39	23.81	.58
Mont.....	77.17	65.28	11.89	156.10	75.14	74.02	1.11	64.90	64.21	.69	36.03	35.95	.08
Nebr.....	98.81	39.94	58.87	333.29	111.48	55.75	55.73	98.88	46.15	52.73	31.31	27.88	3.43
Nev.....	80.39	72.02	8.37	11.08	102.75	95.45	7.30	(3/)	(3/)	(3/)	31.33	29.33	2.00
N. H.....	104.59	80.41	24.18	40.59	107.44	87.76	19.68	115.79	79.75	36.03	44.98	36.77	8.21
N. J.....	89.61	64.99	24.62	212.04	89.61	77.63	11.98	100.94	72.26	28.69	50.16	47.35	2.81
N. Mex. 2/.....	80.53	58.21	22.31	(3/)	96.77	73.76	23.00	92.88	69.85	23.04	32.42	29.42	3.00
N. Y. 2/.....	99.21	73.50	25.71	327.92	127.81	84.46	43.35	145.89	72.93	72.96	48.37	41.70	6.67
N. C.....	63.27	53.77	9.50	291.01	68.90	66.27	2.63	76.08	59.66	16.42	25.18	22.90	2.28
N. Dak. 2/.....	79.37	67.77	11.61	127.28	86.53	71.19	15.33	91.60	67.48	24.12	41.69	38.33	3.36
Ohio.....	87.78	67.49	20.29	(3/)	83.57	69.73	13.84	84.26	65.47	18.79	32.50	28.57	3.92
Okla. 2/.....	97.16	76.24	20.92	144.76	123.31	102.36	20.95	113.16	92.45	20.72	34.83	32.33	2.50
Oreg.....	77.15	59.69	17.46	145.72	94.89	77.84	17.05	72.42	48.00	24.42	41.92	38.15	3.77
Pa.....	79.96	63.46	16.50	249.38	77.59	71.75	5.85	79.27	57.33	21.93	30.85	27.02	3.83
P. R. 2/.....	9.81	8.54	1.27	31.90	8.70	8.54	.16	8.75	8.67	.07	4.09	4.09	---
R. I. 2/.....	97.75	79.96	17.79	68.09	94.65	76.40	18.25	97.33	77.39	19.94	42.65	36.54	6.11
S. C.....	52.50	40.03	12.47	136.44	60.38	54.34	6.04	53.24	45.24	7.99	15.67	15.26	.42
S. Dak.....	92.14	75.14	17.00	69.62	73.16	73.16	---	73.26	73.26	---	32.59	32.59	---
Tenn.....	60.29	48.09	12.20	37.87	58.83	57.83	1.00	58.13	55.63	2.50	24.47	23.86	.61
Tex.....	71.47	57.54	13.93	(3/)	69.78	69.78	---	57.28	57.28	---	18.73	18.73	---
Utah.....	79.21	59.15	20.06	130.24	85.61	57.78	27.84	78.20	41.72	36.49	36.56	29.93	6.63
Vt. 2/.....	88.19	47.67	40.53	185.14	73.13	61.09	12.04	83.47	60.34	23.12	29.77	29.77	---
V. I. 6/.....	40.71	37.71	3.00	(5/)	(5/)	(5/)	(5/)	38.69	37.69	1.00	19.70	19.57	.14
Va.....	67.60	46.37	21.23	67.55	72.57	60.64	11.94	71.09	56.97	14.12	25.17	24.15	1.01
Wash.....	70.50	63.24	7.26	146.43	81.16	68.88	12.28	48.13	30.86	17.27	35.40	33.55	1.85
W. Va.....	54.39	39.59	14.80	25.45	57.10	42.26	14.85	53.24	40.36	12.88	26.67	23.01	3.66
Wis.....	110.12	30.51	79.61	138.41	99.76	50.33	49.43	118.30	36.89	81.41	46.82	39.20	7.62
Wyo.....	83.70	69.31	14.39	(5/)	97.87	75.85	22.02	81.31	68.11	13.19	37.63	35.72	1.91

1/ Averages based on cases receiving money payments, vendor payments for medical care, or both. Money payments may also include small amounts for assistance in kind and vendor payments for other than medical care. Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. 2/ Except for aid to families with dependent children, data for each program represent average payments for recipients of the specified type of assistance under program for aid to the aged, blind, or disabled or for such aid and medical assistance for the aged. 3/ No program in operation. 4/ Data for June; later data not received. 5/ Average payment not computed on base of fewer than 50 recipients. 6/ Data for July; August data not received.

Old-age, survivors, and disability insurance benefits, summary data, August 1965

CURRENT MONTH DATA 1/

Type of benefit	Benefits awarded in month		Benefits awarded in current-payment status, end of month			Amount of benefits paid 2/ in month (in thousands)
	Number	Average amount	Number	Monthly rate (in thousands)	Average amount	
Total, OASI and DI	190,876	---	---	---	---	$1,407,906
Total, OASI	161,991	---	---	---	---	1,286,968
Monthly benefits, OASI and DI	125,790	---	20,210,872	$1,364,270	---	1,394,449
Monthly benefits, OASI	96,905	---	18,542,577	1,256,230	---	1,273,510
Monthly benefits, DI	28,885	---	1,668,295	108,040	---	120,938
Old-age (retired-worker)	42,568	$79.27	10,883,542	849,959	$78.10	852,064
Disability (disabled-worker)	14,543	92.76	955,458	87,103	91.16	96,748
Wife's or husband's (OASI and DI)	14,975	37.56	2,781,305	110,955	39.89	113,159
Wife's or husband's (OASI)	10,816	39.20	2,591,925	104,862	40.46	105,986
Wife's or husband's (DI)	4,159	33.31	189,380	6,094	32.18	7,173
Widow's or widower's	15,473	73.02	2,247,536	153,984	68.51	159,658
Parent's	147	80.42	35,531	2,509	70.61	2,705
Child's (OASI and DI)	31,769	---	2,834,281	131,505	---	140,168
Child's (OASI--total)	21,588	---	2,310,824	116,661	---	123,151
Child's (OASI--life) 3/	4,168	28.97	426,130	12,106	28.41	12,795
Child's (OASI--survivor) 3/	17,420	54.23	1,884,694	104,555	55.48	110,356
Child's (DI)	10,181	27.84	523,457	14,843	28.36	17,017
Mother's	6,313	62.43	473,219	28,256	59.71	29,946
Lump sum death payments	65,086	4/219.27	---	---	---	13,457

COMPARATIVE DATA

Item	August 1965	July 1965	August 1964
Number of benefits in current-payment status, end of month:			
Total, OASI and DI	20,210,872	20,243,272	19,649,833
Total, OASI	18,542,577	18,580,905	18,111,701
Total, DI	1,668,295	1,662,367	1,538,132
Amount of benefits paid (in thousands):			
Total, OASI and DI	$1,407,906	$1,416,708	$1,360,472
Total, OASI	1,286,968	1,295,203	1,250,591
Total, DI	120,938	121,506	109,880
Number of old-age (retired-worker) benefits:			
Awarded	42,568	95,035	90,394
In current-payment status, end of month	10,883,542	10,891,811	10,584,360
Average old-age (retired-worker) benefit:			
Awarded	$79.27	$84.80	$81.22
In current-payment status, end of month	78.10	78.06	77.43
Number of disability insurance (disabled-worker) benefits:			
Awarded	14,545	20,579	17,974
In current-payment status, end of month	955,458	950,339	874,493
Average disability insurance (disabled-worker) benefit:			
Awarded	$92.76	$94.01	$95.68
In current-payment status, end of month	91.16	91.16	90.95
Number of persons aged 62 and over receiving monthly benefits, end of month (OASI and DI) 5/	15,824,000	15,836,000	15,370,000
Number of persons aged 65 and over receiving monthly benefits, end of month (OASI and DI) 5/	13,960,000	13,934,000	13,495,000
Assets of trust funds, end of month (in millions):			
OASI	$20,790	$19,437	$20,131
DI	1,980	1,928	2,254

1/ The August decline in number and amount of monthly benefits awarded and in current-payment status resulted from administrative procedures which were adopted in August to facilitate the conversion to the higher benefit rates provided by the 1965 amendments.

2/ Exceeds monthly amount of benefits in current-payment status because initial payments include amounts payable for prior months. Distribution by type of monthly benefit estimated.

3/ Distribution by type of claim for OASI child's benefits estimated.

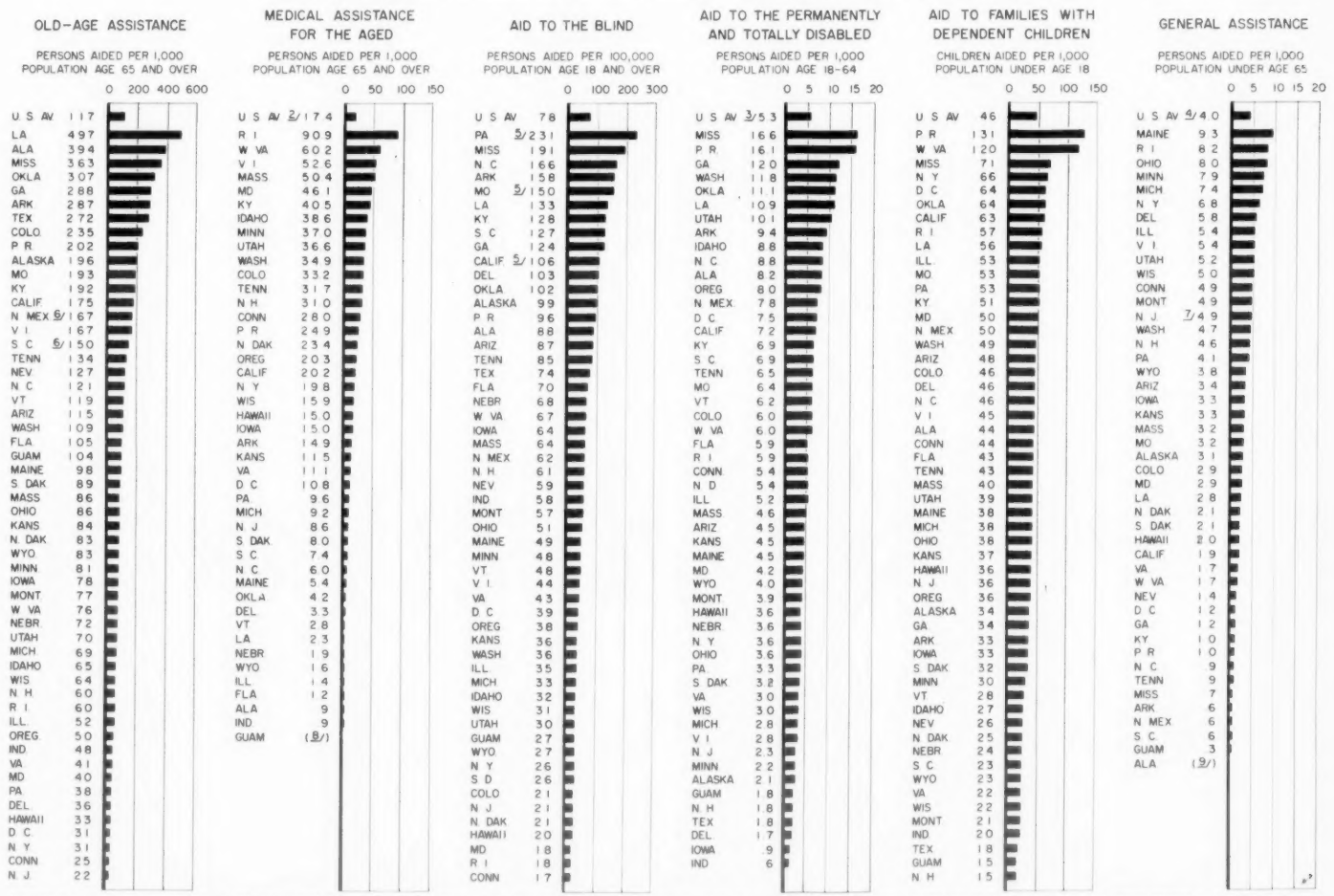
4/ Average lump-sum per worker; 61,372 deceased workers represented in the current month's lump-sum awards.

5/ Numbers estimated to the nearest thousand.

Source: Division of the Actuary, Social Security Administration.

PROPORTION OF POPULATION RECEIVING PUBLIC ASSISTANCE (RECIPIENT RATES) IN THE UNITED STATES, JUNE 1965 1/

(EXCEPT FOR GENERAL ASSISTANCE, INCLUDES RECIPIENTS RECEIVING ONLY VENDOR PAYMENTS FOR MEDICAL CARE
CAUTION SHOULD BE USED IN MAKING COMPARISONS WITH EARLIER RATES BECAUSE OF REVISIONS IN POPULATION ESTIMATES ON WHICH RATES ARE BASED)



1/ BASED ON CIVILIAN POPULATION AS OF JULY 1, 1965 ESTIMATED BY THE BUREAU OF THE CENSUS. 2/ BASED ON DATA FOR 44 STATES LISTED WITH PROGRAMS IN OPERATION. RATE INCLUDING STATES NOT HAVING PROGRAMS IN OPERATION IS 144 PER 1,000 AGED PERSONS. 3/ NO PROGRAM IN NEVADA. 4/ BASED ON DATA FOR 46 STATES. NUMBER AIDED NOT AVAILABLE FOR FLORIDA, IDAHO, INDIANA, NEBRASKA, OKLAHOMA, OREGON, TEXAS AND VERMONT. 5/ INCLUDES RECIPIENTS OF PAYMENTS MADE WITHOUT FEDERAL PARTICIPATION. RECIPIENT RATES EXCLUDING THESE RECIPIENTS ARE AS FOLLOWS: CALIFORNIA, 106, MISSOURI, 126, AND PENNSYLVANIA, 62.
6/ DATA FOR MAY; JUNE DATA NOT RECEIVED. 7/ INCLUDES UNKNOWN NUMBER OF PERSONS RECEIVING MEDICAL CARE, HOSPITALIZATION, AND BURIAL ONLY. 8/ PROGRAM IN OPERATION, BUT NO PAYMENTS WERE MADE IN JUNE 1965. 9/ LESS THAN 0.05.

DEPARTMENT OF
HEALTH, EDUCATION, AND WELFARE
Welfare Administration
WASHINGTON, D. C. 20201

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